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nd Industries, Trade and Commerce.

CONTAINING

THE PROGRESS AND PROSPECTS OF THE BUSINESS COM-
ND MANUFACTURING INTERESTS, AND CARDS
ON THE LEADING BUSINESS HOUSES
OF DES MOINES.

ALSO

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Introduction

The publishers of Des Moines Illustrated present to their patrons and the public this reference work of the city, with the knowledge that they have spared neither pains nor expense to make it the best circular of Des Moines ever issued.

We desire to call special attention to the numerous illustrations of our public buildings, business houses, factories, residences, etc., as they convey a good idea of the city's progress and prosperity, as well as to the review of the city and suburban towns as regards the resources, industries and advantages, etc.

The directory this year contains 15,928 names, an increase since the last issue, eighteen months ago, of 1,553 families, giving us to-day a population of 55,748 on the basis of three and one-half to the name, which is the average for this section of country as compared with the United States census. This estimate includes the adjoining suburban additions, which have a population of 5,432.

The improvements the past eighteen months have been simply surprising. The city and public improvements during 1888 amounted to $2,411,310. By the close of 1889 there will be for this year 200,000 square yards of paving, 116,000 feet of curbing, ten miles of sewers, $20,000 expended for grading and repairing streets, and $25,000 expended for sidewalks, while the gas and water mains laid this year will be fully equal to the amount last year, and the street railway improvements will greatly exceed those of any previous year.

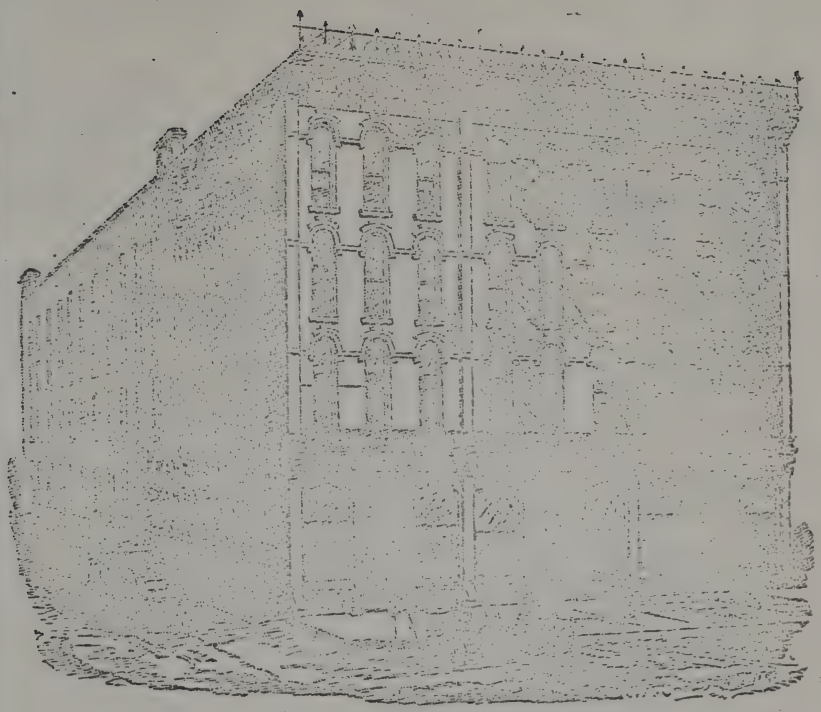
The greatest increase in any given period since 1880, in population, improvements, business and manufacturing interests has been during the past two or three years. There are a less number of empty houses in the city to-day than at any other time in the past five or six years, notwithstanding the fact that 723 residences have been built this year to Sept. 1st, and no doubt the number will be increased to at least 1,000 before Jan. 1st, 1890.

We would call attention to the tables of statistics and business classifications, and those looking for new business locations we would refer to the article entitled "Inducements to Capitalists, Business Men and Home Seekers."

Our citizens welcome every legitimate enterprise, and we hope that parties looking for a new location will visit Des Moines before deciding, with the assurance that they will be cordially received, and every facility afforded for the fullest investigation of the superior advantages which our city possesses.

Respectfully,

J. P. BUSHNELL & CO.



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—JOBBERS IN—

Saddlery Hardware, Leather, Horse Clothing, Whips, Etc.

309 AND 311 COURT AVENUE.

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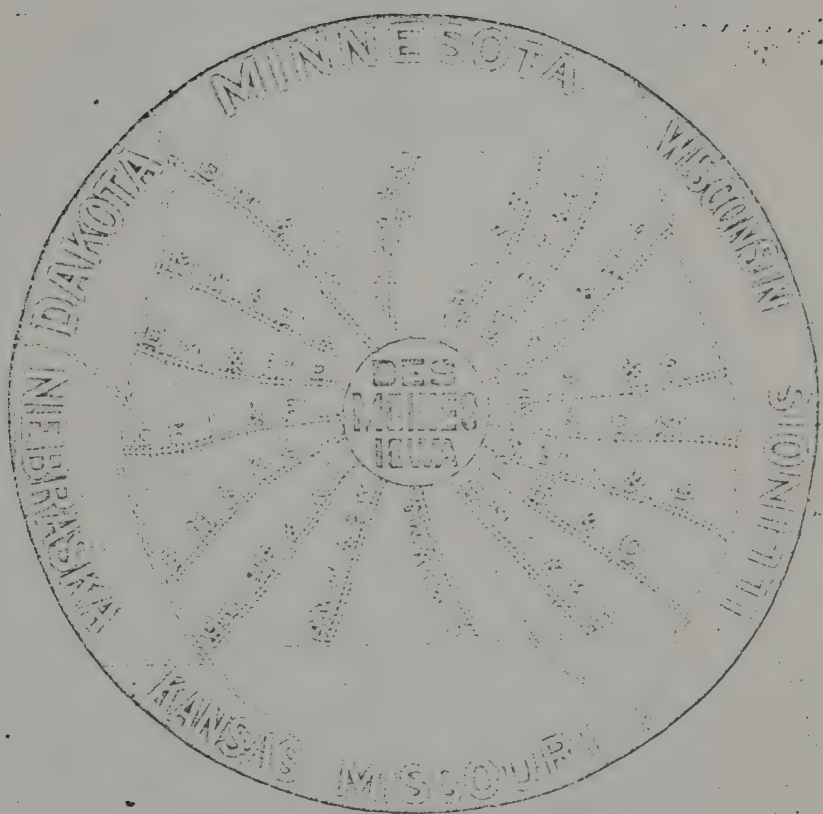

THE RAILWAY CENTER OF IOWA.

Any inquiries with reference to the business or manufacturing interests will receive prompt attention by addressing the COMMERCIAL EXCHANGE, 216 West Fifth street.

Des Moines

The Capital and Metropolis of Iowa—Manufacturing and Business Interests—Transportation Facilities—and Inducements to Capitalists—Social Educational Advantages, Etc.

A glance at the map will enable one to understand some of the many reasons why Des Moines should become a great and important city, the metropolis of a large extent of country. It is admirably located for manufacturing and business of all kinds; is surrounded by an excellent agricultural region, and its transportation facilities are unsurpassed. Many are looking toward Des Moines as their future homes, as the city presents not only the best of commercial advantages, but is a most desirable place of residence, possessing cultured and refined society and excellent moral and educational advantages.

It is far from competing cities, being 358 miles from Chicago, 366 miles northwest of St. Louis, and 297 miles from St. Paul and Minneapolis, and no city in Iowa approaches it in size. The city is in the center of the great corn belt and blue grass region, and in the midst of the coal fields of Iowa. It contains an area of twelve square miles, and the Des Moines and Raccoon rivers unite within its limits, and furnish a never-failing water power. With its inexhaustible coal supplies for cheap motive power, it is unrivalled as a location for manufacturing.

Des Moines has made very satisfactory growth in population, wealth, industrial enterprise and improvements, and the outlook indicates greater progress during the next twelve months than during any year in the history of our city. This growth and development is due to a great extent, to its commanding position as the center of a great system of railroads, and by means of these highways of commerce and civilization, Des Moines reaches the trade of a large territory naturally tributary.

There is no city in the United States with a greater extent of rich and rapidly growing country surrounding it, and the most sanguine scarcely realizes the rapid advance being made in transportation

facilities, trade, commerce, manufacturing, mining and other industries, which are simply increasing in the same ratio. The statistics of improvements, wholesale and manufacturing business during the past few years are very satisfactory, and the outlook for the future is most encouraging. It will be well for capitalists and home seekers to give attention to the attractions, natural and acquired, which this city offers them over any other in the West.

Population and Growth.

The growth of Des Moines has been steady, as the following figures demonstrate, showing the advance of our city from a village to its present metropolitan proportions, forming an interesting feature in a statistical review. In 1846 the town contained 127 inhabitants; in 1850, 502; 1855, 2,278; 1860, 3,965; 1865, 5,722; 1870, 12,035; 1875, 15,782; 1880, 22,6[illegible]; 1885, 35,500, and to-day we claim, including the adjoining suburban additions, a population of 55,000, and we doubt not the next United States census will show our population to be at least 60,000. The progress made during the past year is a matter of pride to our citizens. New factories and business houses were established in our midst and numerous elegant and commodious buildings were erected for business or residence, while thousands of strangers located in our city.

Our city is to-day the greatest railroad center, and we believe, is destined to become the greatest commercial and manufacturing city west of Chicago. The orders received by our manufacturers and wholesale merchants last year exceeded their capacity to meet the demand, and there is urgent need of largely increased facilities for trade, and present indications warrant us in saying that more industries will be added to the business interests of the city, and our trade and commerce will be more widely extended during the coming year. In proportion to the growth and prosperity in business circles, are the improvements in the residence portion of the city. Schools and colleges are enlarging, and in all departments of the city's life there is a steadily increasing development. The growth of the city has been rapid since the advent and opening of railroads, which converge here from every part of the State, making this the convenient market for a territory hundreds of miles in extent. The steady, rapid growth in the volume of trade, the growing reliability of the commercial character of the business men of the city all attest the solidity and guarantee our future prosperity, and we congratulate the enterprising people of Des Moines on the remarkable evidence of vigor the city has shown in the past ten years, and also on the still more flattering prospect for the future.

We shall speak of the city as it is, of its advantages and claims in a commercial point of view, its possession of unequalled facilities of

transportation, its exhaustless supply of cheap coal and water power, and its present condition and immediate prospects. The statistics and all other data here given have been verified with much care, and can be relied upon.

Improvements.

The improvements during the last year have been so rapid, that some, even of our business men fail to realize the aggregate. The suburbs of a year ago have become more closely allied with the central part of the city, while the business portions have become more metropolitan. The amount expended in general and public improvements was $2,411,310.00. The special improvements were as follows:

Des Moines Water Co., extension of mains, etc	$75,000
Central Union Telephone Co., extension, etc	25,000
Des Moines Street Railway Co., extension of tracks, etc	18,000
Capital City Gaslight Co., extension of mains, etc	25,000
North Des Moines Water Works Co., brick buildings and six miles of mains	50,000
Belt Line (and River Line) Railway Co., four and three-quarters miles track, bridge, equipment, etc	87,000
Prospect and Oakland Park Co., grading, etc	9,700
State Agricultural Society, improvements on Fair grounds	5,000
State Fair Grounds, new buildings by exhibitors	12,000
Des Moines Electric Railway Co., constructing, equipping, etc	75,000
City, grading and paving	30,000
Cement walks, in city and suburbs	40,000
C., R. I. & P. Ry Co., improvements	10,000
C., St. Paul & K. C. Ry Co., iron bridge, storehouse and coal trestle $65,000; other expenditures $18,000	83,000
West Motor Line, two miles of road for steam motor	45,000
Des Moines Union Railway Co., improvements	3,000
Kingman Place, grading, etc	3,000
Oak and Highland Parks, garding, etc	3,200
Owl's Head, Greenwood Park, grading, etc	500
Forest Avenue, North Des Moines, three-fourths mile brick paving	16,000
Ninth street, North Des Moines, one-half mile cedar block paving	7,500
Grand Park and additions thereto, grading, etc	6,700
Old Orchard Beach, grading, etc	1,400
Hyde Park, grading, and artesian well	4,000
Court House park, Polk county, boring artesian well	1,000

In all departments of business, there has been a steadily increasing development, due to an increase of facilities, and new and improved forms of procedure, which are being introduced to the convenience and assistance of mercantile operations. The wonderful advances which have been so characteristic of our city are attributable to the energy and enterprise of the people. In no section is there a greater element of industry than here manifested. The stranger visiting our city is surprised at the evidences of prosperity surrounding him here. New buildings are going up on all sides in both the business and residence parts of the city and suburbs. Old houses are giving way to those of the first class---fine blocks taking the place of the mixed medley of store houses, the creation of earlier times and good in their day, and good dwellings fast filling the unoccupied places.

Sharp business men, in seeking change from old to new fields, are not apt to be fascinated by mere beauty of locality, nor to invest their dollars where the interest may be only in pleasant surroundings, with no prospect of the city's becoming a commercial center. Many of the improvements this year have been in the outer portions, suburban or new residence parts of the city, so that in the progress of their erection the work has not been seen by the general public. Very few of the people of our city realize the great number of houses built here during the past year, from the fact that few have explored all portions of our corporate limits.

Transportation Facilities.

The prosperity and development of a city is largely dependent upon its facilities for transportation, and to our railroads is due more than to any other single agency the present prosperity of Des Moines. The attractions which our city presents to enterprise, capital and skilled labor, with all her natural elements of productive wealth, have been developed to a great extent by her extensive system or railroads. Besides the immense number of freight trains, over ninety passenger trains arrive and leave the city daily.

The following railroad lines connect with Des Moines: Chicago, Rock Island & Pacific; Chicago, Burlington & Quincy; Des Moines, Chariton & Kansas City; Des Moines, Indianola & Missouri; Chicago, St. Paul & Kansas City; Des Moines, Winterset & Southwestern; Des Moines and Kansas City; Keokuk & Des Moines; Wabash & Western; Des Moines & Fort Dodge; Minneapolis & St. Louis; Des Moines & Northwestern; St. Louis, Des Moines & Northern; Chicago & Northwestern, and Chicago, Milwaukee & St. Paul. (This latter one at present by short connection over another line.)

These fifteen roads afford *seventeen* different and distinct outlets by rail, and these outgoing roads so intersect others as to afford quick and direct communication with the ninety-nine (99) counties of Iowa and the country at large. These lines are developing some of the richest agricultural regions of the state, and gather in Des Moines an immense and growing traffic. The facilities this system gives to wholesale interests, manufacturing, coal mining, lumber, stock and grain shipments, cannot now be fully estimated, but it is to be taken for granted that our citizens appreciate the great benefits derived from our railroads, as well as the fact that they have been indispensible agencies in the development of our city. The principal lines of road in the State, which are the great national highways across the continent, nearly all reach Des Moines by main or connecting lines, and are among the best equipped in the country, as regards both road beds and rolling stock.

The question of cheaper transportation is now engrossing the minds of our citizens, and the people throughout the State, and we expect from the agitation of the question, better rates. A largely increased volume of traffic, and the construction of lines into our city from different directions, produces competition, which, in our opinion, is the most successful agency in adjusting the differences which arise, and in securing lower and equitable bases of rates.

Commercial and Manufacturing Interests.

What is most desired just at present by our wholesale merchants and manufacturers, is a little better rates, which we have reason to believe they will soon receive, and which will enable them to compete more successfully with Chicago and other cities. Situated as we are, between the commercial centers of the east, and the markets of the great Northwest, we are brought into direct competition, and it is not to be wondered at that we should be looked upon with jealousy as a rising commercial center by those cities which realize that ere long the trade they now have may be diverted from them to Des Moines, when we secure such rates as will enable our merchants and manufacturers to handle the goods at the same prices. Everything is most encouraging that Des Moines will maintain her reputation as the best trading point west of Chicago.

The questions which present themselves to the wide-awake business men are, what are the facilities for securing the raw material and for shipping the manufactured product, and what is the extent of territory tributary from which trade naturally comes? In reply to these questions you have but to consider our superior transportation facilities in the many railroads reaching out in every direction; also, cheap fuel, good water power, cheap lands for the location of factories, or for residences for operatives, healthy climate, low price of living, and building material as cheap as any place in the West.

Des Moines has at present about one hundred and fifty factories, many of them employing large numbers of operatives. The success of the factories already established and the rapid settlement of the adjacent country, are warrants for the establishment of many more. Our factories are shipping all over the world, as our goods are ordered in large quantities from all parts of the country. Manufacturing lies at the foundation of industrial life in all towns that flourish. It means a manufacturing population which would otherwise be elsewhere — an aggregation of people in cities and villages. These people are to be fed. They want precisely what the farmer has to sell; they provide him the very market he desires, and either directly or indirectly benefit all classes.

Our broad acres of cheap lands give us a great surplus of agricultural and meat products, and our labor-saving machinery and the

skill and ingenuity of our artisans, enable us to increase our manufactured products and reduce the cost, to successfully compete in quality, quantity and price with the old established factories of the east. We have enterprising and public spirited citizens who willingly donate excellent sites for factories, and the city council, with commendable liberality, remits the taxes for a period of years to all factories employing a certain number of operatives. It is gratifying to know that Des Moines is making steady progress in securing new industries, and in increasing the capacity of the factories already here. During the past year, a large number of new and important factories located in the city.

Coal.

Here is found an inexhaustible supply of the best coal, the present prices of which in Des Moines, delivered in the bin, are as follows;

Selected lump, the very best for grates, etc.	$2.25 per ton
Good lump, for furnaces	2.00 " "
Pea, used to heat School Buildings	1.25 " "
Slack, used by every factory in the city	.50 and .75

The highest price at which the best lump coal has been sold in Des Moines during the past two winters, is $2.50 per ton.

Careful scientific tests show our 50 cent coal to have 93 per cent. of the heating capacity, and our manufacturers testify that in the production of steam it produces results within 7 to 15 per cent. as good as the best lump coal.

It is so cheap and abundant that a valuable water power is left undeveloped. It is cheaper than natural gas where that article must be piped any distance.

The coal mined in 1888 was 575,361 tons, valued at $1,000,300.

The cost of fuel for steam purposes, by actual comparison, is in Des Moines but one-fourth what it is in Omaha and Kansas City, and less than one-fifth what it is in St. Paul and Minneapolis. Electric power for small factories, can be obtained at a very low cost. We have two electric power and light plants, and will have a third one soon.

The following table gives the value of manufactured products during 1888, together with the increase over the previous year.

Des Moines Factory Products.

	Amount	*Increase*
Artificial limbs	$ 3,500	$ 1,500
Barb wire	500,000	100,000
Boiler and iron works (not including foundry and machine work)	110,000	22,000
Bottling works	36,000	.....
Brooms	47,000	10,000
Broom-holders (new industry, three months)	2,500	2,500
Brick	205,500	.....

	Amount.	Increase.
Butcher's blocks	2,000	-----
Bee hives and apiary supplies	7,000	-----
Brass and iron (specialty work)	18,500	1,150
Bicycle work	10,000	2,000
Books, law	75,000	-----
Cornice, galvanized iron	80,000	15,000
Chemicals and pharmaceutical goods	10,000	2,000
Carriages and wagons	211,000	95,000
Cigars	212,500	18,100
Coal screens and wire work	3,500	-----
Confectionery	101,000	20,200
Corn meal	25,000	-----
Cooperage	71,000	-----
Crackers	225,000	5,000
Cement and Concrete work	40,000	-----
Coffee and spices	300,000	-----
Cotton (new industry, since Nov. 1st)	6,000	6,000
Churns (new industry)	1,000	1,000
Carbonated stone	10,000	-----
Dyeing	15,000	1,000
Extracts and essences, bluing, etc.	40,000	12,000
Flour	110,000	-----
Feed	75,000	-----
Foundry and machine work	100,000	7,500
Furniture and upholstering	150,000	-----
Furnaces	7,500	2,000
Hams (cured)	100,000	-----
Harness, saddlery, collars, etc.	250,000	60,000
Hats (reshaping, etc.)	7,000	3,000
Knitting	1,500	-----
Lithographing	40,000	5,500
Linseed oil	200,000	100,000
Marble and granite work	78,000	10,000
Mill furnishings, etc.	150,000	10,000
Millinery, for jobbing trade	50,000	-----
Medicines, proprietary	180,000	35,000
Oat meal (since Sept. 1)	25,000	25,000
Office fixtures and planing mill products	88,750	-----
Photographers' dry plates	3,000	1,000
Paints	15,000	-----
Paper folding machines	40,000	-----
Pumps and windmills	42,000	2,500
Photo-engraving	2,500	1,500
Peanut roasters	30,000	-----
Pottery ware	45,000	8,500
Pork-packing (one house lately rebuilt—fire)	1,321,000	140,000
Printing, newspaper and job, book-binding, etc.	1,117,100	64,300
Paper boxes (included in printing)		
Plows	10,000	-----
Scales	10,000	3,200
Shirts	13,200	2,000
Show-cases	20,000	5,000
Soap	125,000	-----
Stone-cutting	30,000	-----
Starch	615,000	10,000
Spring beds and mattresses (exclusive of furniture houses)	77,500	5,000
Stamps, stencils, seals, etc.	3,000	-----
Suspenders	57,000	19,000
Shoe-uppers	5,000	-----
Sewer pipe	72,000	-----
Shears and cutlery	1,500	--

	Amount.	Increase.
Trunks	$ 8,000	$ 2,000
Vinegar, pickles, etc	67,000	-----
Washing machines	4,000	-----
Woolen goods	150,000	-----
Wood carving (exclusive of furniture houses)	3,000	1,000
White Bronze monumental work	65,000	20,000
Total	$9,485,950	$1,062,650

Wholesale Interests.

Next to our manufacturing interests, the wholesale business is most important to the commercial growth of the city, and that Des Moines has grown into prominence as one of the leading commercial cities of the West, is largely due to her wholesale trade. As a business center, no city in the State can compare with her, as evidenced in the statistics of business for 1888, when compared with other cities of Iowa. The city directory of Des Moines shows that she also has more wholesale houses than any other city of Iowa. Yet there is still room for others in most lines, as well as for capitalists, manufacturers and skilled workmen. The excellent facilities for the distribution of merchandise in every direction makes this a desirable place for the jobber, as well as the manufacturer.

Des Moines Jobbing Trade 1888.

	Amount	Increase
Agricultural implements	$2,188,550	$ 495,000
Alcohol and liquors (estimated)	200,000	------
Barbed wire	900,000	100,000
Brick	75,000.	------
Books and stationery	400,000	------
Brooms (independently of wholesale grocers)	10,000	------
Boots, shoes and rubbers	655,000	67,000
Butter, cheese and eggs	695,000	8,000
Clothing	42,000	------
Carriages and wagons (independent of implement houses)	120,000	35,000
China, queensware and glass	300,000	50,000
Crackers	225,000	5,000
Coffees, spices, etc	300,000	------
Cigars	230,000	25,000
Commission and produce	480,000	25,000
Coal, hard and soft, independent of local mines	150,000	100,000
Coal from mines in excess local trade	500,000	------
Candies and confectionery	205,000	25,000
Dental and barber supplies	75,000	15,000
Drugs and chemicals	333,800	21,000
Dry goods, staple	210,000	30,000
Electrical appliances	8,000	1,000
Essences, etc	40,000	12,000
Earthenware	45,000	3,500
Feed	50,000	------
Flour	352,800	67,000
Furniture	350,000	------
Frames, mouldings, etc	18,000	------
Groceries	3,296,000	164,000
Harness, saddles, collars, etc	267,500	60,400

	Amount.	Increase.
Hardware	$450,000	------
Hay	150,000	------
Hides and tallow	260,000	10,000
Jewelry	525,000	25,000
Leather and findings	110,000	20,000
Lumber	665,000	------
Lime, cement, etc	160,000	------
Mill furnishings	230,000	40,000
Medicines, proprietary (not included in drugs)	200,000	60,000
Millinery and fancy goods (not including notions)	740,000	35,000
Notions and furnishing goods	240,000	30,000
Oat meal	25,000	25,000
Oils, lubricating and illuminating	800,000	200,000
Oils, linseed	260,000	100,000
Packed meats	1,321,000	146,000
Paints, glass and painters' supplies	55,000	------
Photographers' supplies	65,000	5,000
Suspenders	57,000	10,000
Seeds	56,900	23,500
Soap	100,000	------
Subscription books	200,000	------
Starch	615,000	200,000
Scrap-iron and steel	40,000	20,000
Spring beds and mattresses	77,500	5,100
Vinegar, pickles, etc	60,000	------
Wrapping paper	80,000	5,000
Woolen goods (exclusive)	150,000	------
Yeast, compressed	15,000	------
Total	$20,348,650	$2,178,500

We have for the year 1888 the following figures, giving the increase over the previous year.

Manufactured products	$ 9,485,950.00	$1,002,650.00
Wholesale trade	20,348,650.00	2,178,500.00
Insurance premiums	1,284,092.00	202,200.00
Coal output	575,331.00	154,082.00
Grain business	750,000.00	
Postoffice receipts	108,966.70	6,634.70
Pension office disbursements	3,366,682.00	
Internal revenue receipts	35,142.00	
Electric light companies received for light	53,000.00	9,500.00
Electric light companies received for power	36,000.00	7,000.00
Gas-light receipts	90,000.00	5,000.00
Aggregate salaries and wages	2,700,000.00	
Real estate transfers	12,849,073.73	
Buildings erected	1,775,010.00	
Public improvements	636,300.00	

Among the improvements of 1888 were rapid transit lines, as follows:

Belt line motor	4¾ miles.
East and west motor line	6 miles.
Electric street railway	12 miles.

Several miles of extension are now under way on each of these lines, as well as on the horse car lines, which have seventeen miles of trackage.

Persons Employed and Wages Paid.

There are employed by the manufacturing industries, wholesale houses, insurance companies, and coal companies of Des Moines, clerks, accountants, etc., as follows:

Traveling salesmen	325
Accountants, mechanics, etc., male	4,408
In various duties, female	582
Total	5,315

The salaries and wages paid to these employes aggregated in 1880 the sum of $2,700,000.

Business Directory.

The following table gives the number of houses engaged in the various branches of business, trades and professions.

Abstracts of Title	6
Agricultural Implements	13
Architects	7
Artificial Limbs (manfrs)	1
Art Rooms	2
Artists	8
Artists Supplies	5
Auctioneers	3
Automatic Boiler Cleaners (manfrs)	1
Bakeries	25
Baking Powder (manfrs)	2
Baled Hay	0
Banks	9
Barbers	46
Barbers' Supplies	4
Bath Rooms	11
Bed Springs and Mattresses (manfrs)	3
Bee-Keepers' Supplies	1
Belting	5
Bicycle Riding Schools	1
Bicycles and Tricycles	1
Bill Posters	2
Billiard Halls	17
Blacksmiths	24
Bank Books (manfrs)	3
Boarding and Feed Stables	5
Boarding Houses	57
Boat Houses	2
Boilers (manfrs)	6
Bonnet Bleacheries	1
Books and Stationary	12
Book Binders	6
Book Publishers	12
Boots and Shoes	22
Bottling Works	2
Brass Works	3
Brick Machines (manfrs)	1
Bricks (manfrs)	26
Bridge Builders	3
Brokers	14
Bronze Statuary (manfrs)	1
Broom Holders (manfrs)	1
Brooms (manfrs)	2
Business Colleges	4
Butchers' Tools	2
Butter and Eggs	4
Carpets and Oilcloths	5
Carpet Weavers	8
Carriages (manfrs)	7
Carriage Painters	10
Cattle (Fine Stock)	5
Cement Pavers	3
Chemists (manfrs)	2
China, Glass and Queensware	5
Churns (manfrs)	1
Cigars and Tobacco (manfrs and dealers)	34
Civil Engineers	8
Clothing	18
Coal Dealers	28
Coal Screens (manfrs)	1
Coke (manfrs)	1
Collection Agencies	9
Commission Merchants	10
Confectionery (manfrs)	7
Confectionery (dealers)	22
Constables	4
Consulates	1
Contractors and Builders	39
Contractors (Grading, Sewering and Paving)	5
Coopers	2
Cotton Mills	1
Crackers (manfrs)	3
Cutlery Grinding	3
Dairies	20
Dental Supplies	1
Dentists	13
Directory Publishers	1
District Telegraph Companies	1
Dress Makers	35
Drugs and Medicines (wholesale)	3

Drugs and Medicines (retail)	40
Dry Goods	23
Dye Works	2
Electric Companies	2
Electric Light Companies	2
Electric Motors	2
Electrical Supplies	2
Electrotypers	1
Elevators	3
Elocutionists (schools)	1
Engravers	5
Excelsior (mnfrs)	1
Express Companies	4
Fast Freight Lines	3
Feed and Sale Stables	8
Feed Mills	6
Flax Seed	1
Florists	12
Flour (wholesale)	10
Flour and Feed	25
Flouring Mills	2
Foundries and Machine Shops	9
Fruits (wholesale)	10
Furnaces	7
Furniture	11
Galvanized Iron Cornice	3
Gas Companies	1
Gent's Furnishing Goods	25
Glass (wholesale)	3
Grain Dealers	9
Grocers (wholesale)	5
Grocers (retail)	117
Gun and Locksmiths	3
Hair Goods	4
Hardware	19
Harness and Saddlery (mnfrs and wholesale)	5
Harness and Saddlery (retail)	14
Hats and Caps	15
Hat Works	1
Hay Markets	2
Hides, Pelts and Furs	3
Hosre Tail Holders (mnfrs)	1
Hospitals	2
Hotels	28
Hotel Registers (mnfrs)	2
House Movers	9
Ice Cream and Oyster Parlors	15
Ice Dealers	4
Insurance Agents	45
Insurance Companies (home)	16
Insurance Companies (agencies)	114
Intelligence Offices	4
Investment Companies	6
Jewelers (wholesale)	2
Jewelers (retail)	17
Jobbers' Associations	1
Justices of the Peace (city)	4
Laundries	12
Law Book Publishers	1
Lawyers	135
Leather (wholesale)	3
Leather and Rubber Belting	5
Lime, Hair and Cement	6
Linseed Oil Mills	1
Lithographers	2
Livery and Feed Stables	14
Loan Agents	38
Lumber	10
Malt (mnfrs)	1
Mantels and Grates	4
Meat Markets	46
Medical Colleges	3
Medical Institutes	1
Medical Dispensaries	2
Mercantile Agencies	2
Merchandise Brokers	2
Merchant Tailors	18
Metal Sky Lights	2
Mill Furnishers	2
Millinery and Fancy Goods (wholesale)	5
Millinery and Fancy Goods (retail)	16
Monumental Statuary	3
Mouldings	3
Music Dealers	2
Music Schools and Halls	3
Music Teachers	19
News Depots	5
Newspaper Folders (mnfrs)	1
Newspapers and Publications	32
Notions (wholesale)	10
Notions and Fancy Goods	20
Nurseries	5
Oat Meal Mills	3
Oculists	3
Oils, Illuminating and Lubricating (wholesale)	6
Omnibus Lines	1
Opera Houses	3
Painting and Paper Hanging	17
Paints (mnfrs)	1
Paints (dealers)	16
Papier Mache (mnfrs)	1
Paper (wholesale)	4
Paper Boxes (mnfrs)	1
Patent Offices	1
Peanut Roasters (mnfrs)	2
Pension Offices	1
Photo-Engravers	1
Photographers	11
Photographers' Dry Plates (mnfrs)	1
Photographic Supplies	1
Physicians	97
Pianos and Organs (mnfrs)	1
Pianos and Organs (dealers)	3
Piano Repairers and Tuners	5
Pickles (mnfrs)	1
Pictures and Frames	5
Plating Mills	5
Plating Works	1
Plows (mnfrs)	2

Plumbing, Gas and Steam Fitting	9
Pop Corn Stands	3
Pork Packers	3
Potteries	3
Preserving Companies	1
Printing Presses and Machinery	2
Printing Houses	25
Proprietary Medicines	4
Pulleys and Shafting	2
Pumps	13
Rags and Old Metals	4
Railroad Agencies	9
Railroad Contractors	3
Railroads	15
Ranges (mnfrs)	2
Real Estate	156
Rendering Works	2
Restaurants	35
Roofing	16
Rubber Goods	2
Rubber Stamps	1
Saddlery and Saddlery Hardware (wholesale)	2
Saddlery and Saddlery Hardware (Retail)	14
Safe and Lock Companies	1
Sanitary and Cremation Companies	1
Scales (mnfrs)	1
School Supplies	1
Seals, Stamps and Stencils	2
Second Hand Goods	21
Seedsmen	3
Sewer Pipes	4
Sewing Machines (mnfrs)	1
Sewing Machines (agencies)	4
Shirt Factories	3
Shoe Findings (wholesale)	2
Shoemakers	21
Show Cases (mnfrs)	1
Sidewalks—Cement, Stone and Concrete	4
Sign Writers	6
Silver and Plated Ware (wholesale)	2
Soap Works	3
Spice Mills	2
Spring Beds and Mattresses	2
Stained Glass	1
Stamping and Patterns	3
Starch Works	2
Stationery (Wholesale)	4
Steamship Agencies	4
Stenographers	50
Stereotypers	4
Stock Yards	1
Stone Works	4
Storage	4
Stoves (mnfrs)	2
Stoves (dealers)	12
Street Railway Companies	3
Subscription Books	8
Suspenders (mnfrs)	1
Tailors	14
Taxidermists	1
Tea Stores	4
Telegraph Companies	2
Telephone Companies	1
Tents and Awnings (mnfrs)	1
Tent and Awnings (dealers)	3
Ticket Brokers	2
Tile and Brick Machinery (mnfrs)	2
Tiling—Encaustic	2
Tinware	15
Toys (wholesale)	1
Toys (retail)	7
Transfer Companies	6
Trunks (mnfrs)	1
Typewriters (agencies)	3
Undertakers	5
Upholstering	7
Variety Stores	6
Veterinary Surgeons	7
Vinegar Factories	1
Wagon (mnfrs)	5
Wall Paper (wholesale)	1
Wall Paper (retail)	12
Washing Machines (mnfrs)	3
Water Works	1
Well Diggers	8
Wind Mills (mnfrs)	2
Window Burglar Alarm (mnfrs)	1
Wire Goods	3
Wood Dealers	5
Woolen Mills	1
Yeast—Compressed (mnfrs)	1
Zoological Gardens	1

Paving, Sewerage, Water, Gas, Electric Light, Etc.

Cedar block and brick paving, 20 miles; stone, iron and concrete curbing, 25 miles; water mains (N. Des Moines, 6 m.) 60 miles; sewers, 25 miles; gas mains, 35 miles; arc electric lights, about 375; incandescent electric lights, about 5,700; wagon bridges, 9, each 600 feet long; railway bridges, 7, each 600 feet long.

Between ten and fifteen miles of paving and an equal mileage of curbing and sewerage have been ordered for the present season

(summer of 1889). The gas and water mains are being extended, and several miles of additional electric railway are in process of construction. Extensions are also being made to motor lines, and same are being equipped with the latest improved motive powers. A costly viaduct is also to be built by the several railroads for the convenience of travel to and from the south part of the city. Two new wagon bridges, each over 600 feet long, will be built during 1889.

Des Moines is a comparatively new city and a rapidly growing one. The opening, grading, and paving of streets, building of new bridges, and other improvements, necessitate large outlay.

Clays.

The clays found in the hills in and about the city, add no small value to the industries of Des Moines, as evidenced by our extensive brick yards, and the buildings of our city, small and great, demonstrate the excellence and stability of their product. Not only is clay for the manufacture of common brick abundant, but the finest quality of white or "Milwaukee" brick may be made in our vicinity. Fire clay abounds in connection with our coal deposits, as well as the best and most valuable of coal measure clays—potter's clay—which is found of a superior quality, and the products of our extensive potteries find markets hundreds of miles away. We have the largest drain tile works in the state, and their product is greatly appreciated by farmers in every direction, and this is also true of our artifical stone and sewerage pipe manufactories. Clays have been tested which proved unexcelled for the manufacture of mineral paints. Actual experiment has shown that all around our city, near the surface of the ground, there exists excellent clay, suitable for the finer grades of brick and terra cotta manufacture.

Parties who have made a study of the ceramic arts for years, in the interest of terra cotta manufacture, and have visited the leading establishments of Europe, where clay is manipulated for manufacturing purposes, declare that our clays are peculiarly fitted for this work, and tests prove them of a quality equal to the European clays, in some localities imported to manufacture the finer grades of pressed brick, terra cotta and fancy pottery wares. In fact there are more than sixteen distinct varieties of clay suitable for the manufacture of all varieties of wares, from the finest to the coarser and rougher, and these beds have been barely touched, but lie awaiting the development which will surely come to them in the future.

Sands.

An extensive deposit of silicious sand of excellent quality exists near Des Moines, which has been proven, by actual test, capable of making glass of superior whiteness and brilliancy, equal to that made

from sand brought from other States. The fact that the quality is unexcelled and the quantity inexhaustible, should be sufficient inducement for the establishment of a large glass factory here, in the near future, which we believe will be an accomplished fact before another year, from the correspondence we have had with parties contemplating a change of location. The sands lying in bars along our two rivers are extensively used in the manufacture of artifical stone, and for building purposes.

Post Office.

The United States Court House and Post Office is a fine structure built of Joliet stone, three stories and basement, and is occupied by the post office department and United States Courts, and all Government officials residing here. The transactions of the post office are a very fair index to the general business of a city, and the showing in the annual statement is certainly very gratifying.

The following report from Postmaster Merritt shows the business of the Des Moines post office for 1888:

RECEIPTS.

Stamps, envelopes, postal cards, etc., sold		$107,399.85
Box rents collected		1,566.85
Total		$108,966.70

EXPENSES.

Clerk's pay roll	$14,085.30	
Letter carriers' pay roll	20,286.97	
Postmaster's salary and other expenses	7,371.27	$41,743.54
Net to the Department		$67,223.16
Railway postal clerk's pay roll		37,566.44
Deposits received from other offices		40,318.87

MONEY ORDER BUSINESS—ISSUED.

8,143 Domestic money orders		$72,269.17
9,649 Postal notes		17,778.16
Fees		941.3
Total		$91,989.62
616 Foreign	$8,119.61	
Fees	102.60	8,222.21
Total		$99,312.23

PAID.

47,013 Domestic money orders	$412,583.78
51 Domestic money orders repaid to remitter	568.10
30,639 Postal notes	62,624.6
238 Postal notes repaid to remitter	442.87
Total	$476,452.30
210 Foreign notes	5,354.71
Total	$481,807.10
Deposits received from other offices	720,163.17

REGISTRY BUSINESS.

Number of pieces registered	$ 23,488
Number of pieces received in transit	25,608
Number of pieces received for city delivery	44,188
Total	$ 93,284

MAIL DISPATCHED.

Approximate.	
Number of letters dispatched	6,126,435
Number of postal cards dispatched	1,099,370
Number of pieces of merchandise and miscellaneous matter	548,040
Total	7,773,845
Number of pounds of newspapers received from publishers (exact)	786,699

MAIL DELIVERED AT POSTOFFICE AND BY CARRIERS—APPROXIMATE.

Letters	4,471,527
Postal cards	844,165
Newspapers, circulars, etc	1,084,137
Total	6,399,829

Banks.

There is no more accurate criterion of prosperity or the reverse in any city than the degree of activity shown in the reports of the clearing house, so closely related to its producing and distributing industries are the banking facilities. Comparative statements rank us far in advance of any city of the same population in the West in number and amount of surplus deposits. The banks of Des Moines draw from the principal mercantile and corporate institutions throughout western and northern Iowa, and furnish a safe deposit for the bankers and merchants in the counties of central Iowa. They are as follows:

Citizens' National; Iowa National; Des Moines National; Valley National; Capital City; and the Des Moines, Polk County, and American Savings Banks. Besides these, there are several Loan and Trust Companies, as follows: Iowa Loan and Trust Company, New England Loan and Trust Company, Central Loan and Trust Company, Security Loan and Trust Company, Des Moines Loan and Trust Company, and the Continental Loan and Trust Company.

Home Insurance Companies.

Des Moines is frequently and justly styled the "Hartford of the West," from the number and character of the insurance companies established here.

These companies, including fire, life, live stock, and accident, have done much for Des Moines, and as their settlements have been promptly and liberally made, confidence on the part of the public has been established.

These companies give employment, not including officers or agents, to about three hundred people, and their total assets are $3,000,000. They are as follows:

Fire, the Hawkeye, State, Des Moines, Capital, Fidelity, Merchants' and Bankers', and Mill-Owners' Mutual. The life companies are the Equitable Life of Iowa, Royal Union Mutual, Bankers' Life, Des Moines Life Association, Western Mutual Aid Society, Security Mutual, Farmers' Mutual. Accident, the National Masonic Accident Association; and the Northwestern Live Stock Association.

Real Estate.

City property is in good demand, especially for business or manufacturing purposes, which can be obtained at reasonable rates and in desirable locations. Some of our real estate dealers are offering special inducements to parties desiring to establish factories, in some cases donating the grounds for this purpose, while others are offering land in most desirable localities, at very low rates. There are many inviting sites adjacent to our different railroads. The inducements offered by our city, in giving a remittance of taxes for five years, to factories employing a sufficient number of operatives, is wothy of special note.

There are numberless inviting sites for residences, surrounded by native groves, and overlooking the adjacent country and the business portion of the city, and residence lots, though in good demand, can be obtained at reasonable rates, as well as lots for business or manufacturing purposes.

The activity in real estate is not confined to property intended for large business houses and office buildings, or for magnificent residences, but the demand is great for manufacturing sites, for smaller business houses, for homes for tradesmen and artisans, and for the necessities of a constantly growing population. New additions are being laid out, which, while sufficiently near to the business center to be easily reached by our lines of rapid transit, are sold at prices which offer unsurpassed inducements to those of modest means—working men, clerks, and those doing business upon a small capital, to secure homes at a comparative economy of cost, and which will increase in value from year to year. The confidence of its residents in the future of the city is evinced by the general demand on the part of those able to invest for a site for a business house or a home. The advantages of Des Moines are being extensively advertised, and the consequence is a rapid increase in population, as well as in manufacturing establishments. This, of course, creates a corresponding activity in real estate; and while the appreciation of values in real estate has been steady, it has never passed beyond a reasonable limit. The recent purchase of

large tracts by syndicates and capitalists indicates the confidence reposed in the destiny of the city by men of sound judgment and business experience. The real estate transfers for 1888 amounted to the sum of $12,810,073.00.

Churches.

Over fifty churches are located in Des Moines and many of the buildings are elegant and imposing. Several new and handsome church edifices are now being erected which, when finished, will be among the finest in the West. The denominations represented are the Baptist (including Swedish and African), Catholic (including German) Christian, Congregational, Episcopal, Evangelical (including German and Swedish), Friends, Hebrew, Lutheran (including German and Swedish), Methodist Episcopal (including German, Swedish, Norwegian-Danish and African), Presbyterian, Seventh-Day Adventists, Unitarian and United Brethren.

Young Men's Christian Association.

Des Moines has a large and flourishing branch of the Young Men's Christian Association. This is an organization whose efforts for good are known and appreciated throughout the civilized world, and whose membership is numbered by hundreds of thousands. The Des Moines Y. M. C. A. has now in course of erection a large and handsome building, which will be fully equipped with reading rooms, parlors, library, music hall, gymnasium, baths, etc., and frequent social and literary entertainments are given. Their rooms are always open for young men to visit, and to spend their evenings or leisure hours during the day, and assistance of any kind that can be furnished is cheerfully given.

Educational Advantages.

It is fortunate for Des Moines that the controlling minds in the public policy of the city have been in favor of liberal measures for increasing and perfecting her educational facilities, which are a matter of pride and pleasure to our citizens, and with our three colleges, our excellent system of public schools, our commercial, law, medical, music and art schools, it would seem that one might obtain an education which would fit him for almost any department of business or professional life. Education is the corner stone upon which Iowa has built such a superstructure, that she ranks fifth in the Union in number of school-houses and teachers employed, and this without respect of population. In proportion to population she is first. She is also first in smallest per centage of illiteracy. Her school system is the admiration of the world, and in no portion of the State are the educational facilities so varied and complete as in our city.

Colleges.

Des Moines College is the oldest of our collegiate institutions, having been established in 1866 as the University of Des Moines, under the auspices of the Baptist denomination. It occupies fine, large grounds on Ninth street. The curriculum of this school embraces a full collegiate course; it aims to keep pace with the scientific methods of modern instruction; its corps of instructors is energetic and ambitious, and fully alive to the demands of the State and the age. The past year has been the most successful in its history, and the future of this college in its new location is most encouraging.

Callanan College, which was formerly an independent school, is now one of the colleges of Drake University. It owes its existence to the liberality of Mr. James Callanan for whom it is named. The elegant college building at Pleasant and Eleventh streets was recently destroyed by fire, but is being rapidly rebuilt, and will be ready for occupancy in a few weeks. Here are located the law, medical, musical and commercial departments of Drake University. The grounds of Callanan College are admirably adapted for the purposes of the school, and command one of the most beautiful views about the city.

Drake University is under the auspices of the Christian denomination. It is located in a beautiful grove in the extreme northwestern portion of the city, the college building is a handsome structure, and the college campus contains eight acres, on a slight knoll, beautifully diversified with magnificent forest trees. The plan of the institution embraces literary, medical, law, business, theological, normal, art and musical courses of study. This school is on an excellent financial basis, and has about two hundred and twenty-five students. Large and commodious buildings, cheap boarding, home-like surroundings, moral and Christian influences, active literary societies, railroad connections with all sections of the State and other States, court sessions of all grades, legislative assemblies—all secure to the student of Drake University excellent advantages.

There is now being built at a cost of $150,000 another fine educational structure to be known as Highland Park College. The plans for the curriculum of study are not yet fully matured, but it is understood that it is to be an industrial as well as theoretical institution.

Public Schools.

The public schools of Des Moines are a matter of pride and gratification to all her citizens. No more worthy or better qualified corps of teachers are to be found in the United States than in our schools. The curriculum of study is very thorough and comprehensive, and the per cent of attendance and punctuality is excellent. The kindergarten was made a part of the school system of our city in 1883, being the

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second city in the west to introduce it, and five years in advance of Boston and Philadelphia. If it is true as has been said, that "The High School is the crowning glory of the public school system," it is just as true that "The Kindergarten is the enchanted entrance to the Temple of Learning." The Des Moines Public Schools won a bronze medal at the Centennial Exposition in Philadelphia, for excellent work; and also a diploma at New Orleans in 1885.

They occupy twenty-two handsome and commodious buildings, including the finest High School in the State, erected last year at a cost of sixty-five thousand dollars. The number of teachers employed is two hundred and fifteen, whose salaries range from $45 to $145 per month. There is also in connection with the public schools, a school for the training of young ladies' in the theory and practice of teaching, and the graduates of this school have given excellent satisfaction where they have been employed as teachers.

Besides the public schools, parochial schools are maintained by the Catholics and Hebrews. St. Joseph's Academy is a school for young ladies, under the auspices of the Catholics, and they also conduct three denominational schools. There are also several excellent private schools.

Business Colleges.

Des Moines has four institutions which impart instruction in book-keeping, penmanship, business arithmetic and law, telegraphy, stenography, and those branches which especially prepare young men and women for active business life. The knowledge obtained in these schools is not only theoretical, but practical as well, fitting the student for the busy scenes of real life, putting this knowledge to use as fast as it is acquired. Their graduates, found in many of the business houses of the city, and throughout the northwest, are the endorsement of the good work they are doing for the young men and women of the land.

Music Schools.

The advantages offered by our music schools for the acquirements of a thorough musical education are unsurpassed in the west, and whether the student is desirous of obtaining a theoretical or practical knowledge of, music, instrumental or vocal, the instructors in these schools are fully competent to impart the information desired. We have among our teachers of music in Des Moines a few who are not surpassed as instructors in any part of the country, and who pursue a system of training admirably adapted to the object for which it is designed.

Law Schools.

The Iowa College of Law is located here. Des Moines cannot be excelled as a location for legal training. As the capital of the State, it affords the student rare advantages. The student has free access to the State library, which contains about ten thousand volumes of law books alone, including the reports of all the States and many foreign countries complete, and is one of the fullest collections of legal text books in the West, ranking fifth among the law libraries of the United States. The aim of the faculty is to give thorough instruction, and the final examination is strict, requiring faithful work of the student in order to graduate.

Medical Colleges.

Des Moines has three medical schools, the Iowa College of Physicians and Surgeons, the Iowa Medical College, and the King Eclectic Medical College, which offer excellent advantages for the acquirement of a thorough medical education.

Hotels.

Good hotel accommodations is one of the best advertisements for any city, and Des Moines is unquestionably *the* hotel city of Iowa. It is not unusual for commercial travelers to come into the city Saturday from a radius of one hundred miles, to spend Sunday, because of the hotel accommodations. There are over twenty good hotels and scores of smaller ones and boarding houses. Our Savery House would be a source of pride to any city, while the Kirkwood and Aborn retain their reputation and popularity second to none in the State. The principal houses are elegantly furnished, the *cuisine* is unexceptionable and they are noted for their excellence in everything which pertains to first-class accommodations. Besides those mentioned, prominent houses are the Morgan, Ardmore, Gault, Windsor, International and two excellent European hotels, Munger's and the Sabin House. Des Moines comfortably entertains 30,000 to 40,000 visitors per day during the State Fair, which is beyond the capacity of any other city in Iowa to do.

Newspapers.

In all the rapid advances made by Des Moines, nothing impresses the mind more than the wonderful progress in journalism, and the eminence attained by our newspapers, and the power which they have exerted in the growth of our city. The general character, appearance and professional rank of our newspapers of a city constitute a criterion by which to estimate its people, their intelligence and their prosperity. No other city in Iowa has as many newspapers and publications as Des Moines; and certainly in proportion and extent of circulation, no other city of the same population in the country can make a better exhibit.

In all that relates to journalistic enterprise Des Moines papers have reached a high standard. The following are the principal journals: State Register, daily and weekly; Des Moines Leader, daily and weekly; Iowa Capital, daily and weekly; Iowa Homestead, weekly; Des Moines Trade Journal, weekly; Iowa Staats Anzeiger, weekly; Sunday Post, weekly; Iowa Staats Zeitung, weekly; Mail and Times, weekly; Plain Talk, weekly; Iowa Tribune, weekly; Iowa W. C. T. U. Messenger, weekly; The Merchant, weekly; Live Stock and Western Farm Journal, semi-monthly; Northwest, semi-monthly; Commercial Knot, monthly; Eclectic Medical and Surgical Journal, monthly; Northwestern Library, monthly; Teachers Outlook, monthly; Western Stock Journal, monthly; Western Trade Review, monthly, and the Western Newspaper Union, auxiliary publishers of Iowa and other weekly papers.

Societies and Orders.

The fraternal and benevolent societies usually found in large cities are well represented in Des Moines, there being numerous organizations of Masons, Odd Fellows, Knights of Pythias, Legion of Honor, United Workmen, Modern Woodmen, Knights of Labor, Red Men, Druids, Grand Army of the Republic, and many others of minor importance, while in the temperance organizations there are the State Alliance, Good Templars, and Womans' Christian Temperance Union. The visitor from abroad, it matters not from what portion of the world he comes, may find among the various benevolent and social organizations in the city, some one to extend the hand of welcome, and express a fraternal interest in the stranger. These various societies and orders are numerous, and most of them are strong in numbers and influence. Many of them have departments of life insurance, thus constituting them mutual benefit associations.

Healthfulness.

In regard to healthfulness, which is a very important feature in the growth of a city, Des Moines presents unusual attractions to those in search of a location for a home, as it is shown by comparative statistics to have an exceptionally low mortality rate per thousand. The climate is salubrious, and the surface of the earth is so diversified by hill and valley that it is easily drained. Nature has done much for the city in this regard, which is being rapidly supplemented by the city authorities with an extensive sewerage system, about thirty miles of which is already in place.

There is a marked absence of malarial diseases, and of such as are traceable to improper sanitary regulation.

The following statistics of various cities for the year 1888 will show their comparative mortality:

CITIES.	Population	Death Rate per 1,000 Population.	Pulmonary Diseases.	Contagious Diseases.	Malarial Diseases.	Total Deaths.
Utica, N. Y.	50,000	16.88	108	108	3	844
New Haven, Conn.	84,000	19.00	216	170	22	1594
Minneapolis, Minn.	200,000	13.16	684	253		2689
Newport, R. I.	22,000	14.30	55	20	2	315
Reading, Pa.	57,750	14.29	138	83		823
Portland, Maine	40,000	16.55	170	73	3	719
Des Moines, Iowa	55,000	8.96	107	46	11	494
Davenport, Iowa	33,715	12.52	51	136	6	422
Dubuque, Iowa	26,320	14.08	79	50	5	502

The following is the death rate per thousand population in the following cities:

Hartford, Conn.	19.10	Brooklyn, N. H.	21.58
Manchester, N. H.	20.41	Albany, N. Y.	19.35
Concord, N. H.	22.00	Syracuse, N. Y.	16.16
Merrimack, N. H.	18.63	Rochester, N. Y.	18.32
Boston, Mass.	24.50	Chicago, Ill.	17.00
Springfield, Mass.	18.00	New York City	26.60

This gratifying exhibit is largely due to the purity of the water supply of our city. The water, which is soft, is taken by the Holly system from the Raccoon river, and there is no contamination of sewage in the river above the city. The water is pumped directly from the filtering beds, which are located fourteen feet below the bed of the river, into the street mains, and microscopical analysis proves it to be among the best water supplies of the country. There are now sixty miles of water mains in the city, and the system is being constantly extended. Artesian wells have also been sunk in various parts of the city, and a bountiful supply obtained. These wells provide an abundance of water at a comparatively small cost, the water being obtained at a depth of about two hundred feet, yielding pure, soft water, some with agreeable, health-giving mineral properties, which are becoming very popular.

Public Parks.

It was unfortunate that the city was not provided with park grounds years ago, when grounds could have been purchased at comparatively moderate cost, but as year followed year available spots were seized upon one after another, and converted into residence lots, until the hope of a public park seemed doomed to disappointment.

A few years ago, however, the continued agitation of this necessity resulted in the purchase of a tract of sixty acres on the river bank north of the city. This was named Prospect Park, and was immediately thrown open to the public as a pleasure resort. No other place in this region affords scenery more romantic, varied and picturesque.

Oaks, elms, and other native trees afford protection from the heated rays of the sun, and render the place delightfully cool in summer. From the summit of the heights near the entrance to the park may be obtained a magnificent view of the river and valley, together with a vast extent of prairie covered with the verdure of meadows and green fields. Art has added much to the natural beauty of Prospect Park. The narrow descent bearing the name of Devil's Stairway, leads to Sylvan lake, at the source of which you enter a glen so quiet and retired that you may imagine yourself at once a thousand miles from Des Moines, enjoying the wild solitude of the outskirts of civilization.

Des Moines Zoological Garden is another pleasant resort. Winding carriage-ways, under over-arching branches; meandering walks among the trees; over rustic bridges and creeping along the bluffs: artifical lakes, grottos, swings, summer houses, and rustic seats, have already been provided, and the improvements made have rendered it adapted to the comfort and convenience of visitors. The grounds contains sixty acres including a charming lake, on which there are a steamer, a beautiful gondola, and any number of row boats. There are many delightful spots within the inclosure, for picnics and pleasure parties. The management have already secured a good number of animals, and intend to add steadily to the collection. The variation of hill and dale, woodland and lake are beautiful and attractive, and the company intend to add extensively to the improvements already made.

Iowa State Fair.

The State Agricultural Society about three years ago, purchased, with money donated by the citizens of Des Moines, and an equal amount appropriated by the State, two hundred and sixty-six acres of land, directly east of the city for a permanent location for the Iowa State Fair. The location was admirable, as the grounds are watered by half a dozen large springs which has been supplemented by an extensive system of drive wells. There is an abundance of timber, and everything necessary for the requirements of the Society. The location of the buildings is very sightly, overlooking the city, and the manufacturing district lying south and east of it. Over $150,000 has been expended upon the grounds in permanent buildings, drives, race track, etc., and are now equal to any in the country for the same purpose. This great Fair is held annually, and is attended by forty to fifty thousand people daily, some days averaging a much greater number. The last Fair was the grandest exhibition of the products of the soil and the dairy, of agricultural implements and manufactured products, and of fine stock ever held within our State. Every year manufacturers from other States take advantage of the multitudes in attendance to advertise their goods, and to exhibit their products, knowing well that

they will reap rich returns for the outlay of time and money. Of course Des Moines business men are also benefitted in having the people thus brought to their doors, and are not slow to take advantage of these grand opportunities to display their goods to the best of their ability, acknowledging that they have been important factors in greatly extending the trade of our city.

Cemeteries.

Woodland Cemetery, our beautiful "city of the dead," is situated in the northwestern portion of the city. The land is gently undulating, uplands and dells and shady groves abound, and a small stream quietly pursues its way through the grounds. It contains many elegant designs in statuary and monumental sculpture, and with the care bestowed upon it, and the improvements constantly being made, it is fast assuming the appearance of a landscape garden, as well as that of "God's Acre." Immediately north of Woodland Cemetery is the Catholic, and the Jewish Cemetery adjoins it on the northwest.

Benevolent Institutions.

COTTAGE HOSPITAL is located in a pleasant and commodious building in the north part of the city, and is a beneficent and praiseworthy institution. It was opened for the reception of patients in July, 1878, and the demands upon it have increased so rapidly that it has been compelled to enlarge its facilities for usefulness, and is now contemplating a still further extension. It is sustained in part by voluntary contributions, has been the means of alleviating untold suffering and of accomplishing great good.

THE TRACY HOME FOR INVALIDS is a large and admirably arranged institution, where patients may receive the best of private surgical treatment and nursing. It is located on an eminence in the north part of the city, where the air is delightfully pure, and which overlooks the city and the river. The interior arrangements provide every convenience for the accommodation and treatment of patients.

THE CHRISTIAN HOME FOR SELF-SUPPORTING WOMEN is one of the most beneficent institutions of our city, and though but recently established, is quietly accomplishing a good work. Its object is to provide a Christian home for working girls and women in the city, and for strangers coming from other places in search of employment. Here they receive aid, encouragement and protection from the evil influences incident to large cities. If they can bring reliable recommendations, they are assisted to procure situations at good wages. They receive board at a nominal cost, and have the comforts of a home.

THE BENEDICT HOME is an institution having for its object the reclamation of fallen women, and is under the auspices of the State organization of the Women's Christian Temperance Union. It receives

its support partly from contributions from the local Unions throughout Iowa, and partly from the State treasury. It has been in existence about seven years, and has been instrumental in accomplishing much good.

THE DES MOINES HOME FOR FRIENDLESS CHILDREN is a most worthy institution. Its object is to care for friendless and destitute children, providing them with board, clothing and Christian training until they can be placed in good permanent homes. It is dependent entirely upon public charity, and has been established three years. During that time it has taken a large number of children from the lower walks of life and placed them in good, christian homes, thereby insuring to them such training as shall make them good citizens and useful members of society.

Public Conveniences.

The industries of Des Moines, which have shown such a remarkable improvement during the past few years, and which draw their supplies from all portions of the United States, demand an extensive system of telegraphic communication, which is furnished by the Western Union Company, with three offices in the city, under the management of Mr. T. A. Yearnshaw, and the Postal Telegraph Cable Company, which also has three offices here, and is under the management of Mr. F. K. Holtzinger. The American District and Telegraph Fire Alarm Company is composed of the best Des Moines business men, and is rapidly growing in popularity. Nearly all the fire alarms are being sent in over this system. The messenger department is something long needed in the city, and it is highly appreciated. This system puts every home in direct communication with the public department for the small sum of $4.00 per year. The lines extend to all parts of the city. In these days of rapid transit and expeditious transaction of business, the telegraph has been supplemented with the telephone, so that business men are enabled to hold personal conversation, although widely separated. Des Moines was not slow to recognize the benefits to be derived from this invention, and her telephone system is excellent. Des Moines has telephonic communication with over one hundred cities and towns in the surrounding country.

Des Moines has a fire department equalled in its efficiency by but few cities in the country, and surpassed by none of the same population. There are seven engine houses located in various portions of the city, and the average time occupied from the sounding of the first alarm until the men are in their places and the horses on a run through the streets is from fifteen to twenty seconds. The city has spared no pains or expense in perfecting its fire department, and it is an honor and credit to Des Moines.

The electric light is well introduced in Des Moines, and proves very satisfactory. There are two electric light companies, and they furnish both the arc and incandescent light. They also furnish many of our business houses with power at rates much less than steam power.

Our gas works are first class, and amply supply the demand with gas of excellent quality. The lights upon the streets are numerous, and are kept in good condition.

The United States signal service established a station in Des Moines August 1, 1878. Five observations are taken daily and reported to Washington by telegraph, from which, together with the reports received from other stations, of which there are one hundred and thirty-five, predictions of the weather are made for the next twenty-four hours. The Des Moines station is one of seventeen printing signal stations in the United States, and has been of special benefit to residents of this locality. This station is under the management of a thoroughly competent officer, Sergeant G. M. Chappel, who is fully informed on all matters pertaining to the weather. The cold wave signal was established in 1883, and has proved of great benefit to dealers in perishable goods and to railroads.

Street Railways.

Des Moines is well supplied with street railwarys, having five companies whose lines extend to all portions of the city. The Des Moines Street Railway the oldest company has about seventeen miles of track extending into nearly all parts of the city. They have horses in use but are contemplating a change which shall make their line one of more rapid transit. A large part of their track is paved, and they are extending their lines into new territory.

The Des Moines Electric Railway has met with almost phenomenal success. Established as a horse railroad, although a new road with new cars it did not pay. The motive power was changed to the Thomson-Houston electric system, and their accommodations are not adequate to the demand. Their cars are crowded, and there is urgent need of more, which the company is supplying as fast as possible. They have about twelve miles of track, much of which is up and down heavy grades, and the cars run at the rate of six and eight miles per hour, stopping and starting at any point, even when loaded to their fullest capacity. Stock, which six months ago was greatly depreciated, is now far above par. The company is rapidly extending its lines in various portions of the city.

The Des Moines Belt Line Railway is operated by steam motors, is about four and a half miles in extent, running from west Locust and Second streets through the suburban town of North Des Moines to Oak Park and Highland Park.

The East and West Motor Line is nearly seven miles in length from the west side of Brown's Woods on the west to the State Fair Grounds on the east. This is operated at present by steam power, but in consequence of objections to steam power traversing the principal streets, it is probable that this company will adpot some other motive power. Work is actively progressing on this line, and it is expected that cars will soon be running the entire length of the road.

The Des Moines and Sevastopol Railway is about three miles in length, is operated by horse power, and connects the surburban town of Sevastopol with the city. It is expected, by the first of next year or possibly sooner, that the electric and the horse car lines will be consolidated as one corporation and will be operated by electricity.

Public Libraries.

The value of well selected public libraries cannot be too strongly emphasized. They afford one of the most beneficial and pleasing sources of entertainment and culture, and exert a powerful influence in elevating the standard of intelligence wherever they exist. The Iowa State Library, which occupies elegant rooms in the Capitol, ranks among the first of the law libraries of the United States. The departments of history, biography, travel, fiction, science and art are well supplied. A very valuable addition to the State library is what is known as the "Aldrich Collection," being a collection of photographs, autographs and mementos of notable men and women of the past and present, in this country and the old world. The collection is very rich and full, and occupies a large number of beautiful cases made especially for its preservation. It is the gift of Hon. Charles Aldrich, of Webster City, to the State of Iowa, and the generous donor is constantly adding to and enriching the collection, which now numbers many thousand specimens.

The Des Moines City Library contains between five and six thousand volumes besides the current weekly and monthly magazines all of which are free to the use of the public. The library is very much crowded in its present location, and the city has now in contemplation the erection of a suitable building for the use of the library. Its patronage is very large and is constantly increasing.

The State Arsenal contains the War Records of Iowa during the Wars of the United States, and are for public reference.

A City of Homes.

As the capital of Iowa, with its many educational advantages and influences, such as universities, splendid public and private schools, law, medical and musical schools, art stores and art studios, Des Moines possesses unusual advantages as a city of homes. And it is noteworthy

in this connection, that although the number of business houses, factories, churches and schools built last year was large, yet the chief improvements were in building new homes. These, comfortable and convenient in arrangement and tasteful in design, some of them expensive, and some at a moderate cost, have been built all through the city and its suburbs. Every one of these means an altar where the family life will be kept sacred, and through it, the nation. Nothing can be more encouraging to a lover of our country, than to see these homes multiplying on every hand, and every one is a pledge of good citizenship.

The homes of this city and their surroundings and furnishings, give evidence of an appreciation of the refining influences of life. The sessions of the Legislature, and of the Federal and State Courts, attract leading professional men and prominent men here from all sections. This is also the convention city of Iowa, and not only of the State, but usually one or more each year of the national organizations hold their annual meeting in Des Moines. In 1888 there were no less than one hundred and ninety-eight conventions held in the city.

For many years music and art have had many patrons and admirers, and the taste of the general public has been elevated in this regard until it has made an appreciation of these refining influences, a characteristic of our city. The social element is very prominent, and everything considered, no city in the West presents a greater attractiveness to those in search of a new location for a home.

Inducements to Capitalists, Business Men and Home Seekers.

There are peculiar inducements to invest in business or residence property in Des Moines. It will increase in value rapidly and money expended in lots will return ere long with good profit. There are numberless inviting sites for residences, surrounded by native groves, and overlooking the adjacent country and business portion of the city, and residence lots though in good demand can be obtained at reasonable rates, as well as for business or manufacturing purposes.

Thousands are locating here annually for permanent homes, because of our healthful climate, beauty of location, our social, moral and educational advantages, and to all who are seeking new homes for health, wealth or pleasure, we say confidently that no portion of this or any other country offers greater inducements; and to all such we extend a hearty welcome.

Business property is steadily advancing on its real merits, and not owing to any fictitious value, and the opportunities for investment are good. Many fine business blocks and factories have been erected during the past few years, and many more are contemplated in the near future, which will repay the builders well as an investment, while par-

ties erecting suitable residences will do equally well, as the property would be in demand at a good profit.

From her central and commanding position, her intellectual and commercial conditions, Des Moines is destined to be one of the best and most attractive cities in the West. This city has been richly endowed by nature with varied resources which are at the basis of prosperity and wealth. She has done her part in supplying the great desideratum, fuel and water. Our railroad facilities are ample, and are being increased every year; our advantages in every particular are sufficient. Millions of dollars are lost annually by the people of Iowa by not having within her own borders the necessary establishments for manufacturing the thousands of articles in daily use, and the preparation of the products of her own rich soil. There is nothing which is calculated to develop a city faster, nothing that gives more prominence and commercial value, or enhances the condition of her business men more rapidly, than the operating of large manufacturing establishments.

There are many industries that would prove remunerative which should be established here, and we believe there is no better locality in the West for manufactures of nearly every variety than our city affords. Des Moines is undoubtedly the best point in the West to locate first-class industries, and those manufacturers who will investigate the matter now and establish themselves here soon will be the ones to profit most by the opportunities here offered. We take pleasure in noting the growth of our various manufactories, the astonishing strides which the wholesale and jobbing interests have taken to supply the increasing demand for their goods, and the many new gateways opened for the entrance of other industries, which are bound to follow. Nowhere in the west is there a better point for the receipt of the raw material, the production and distribution of manufactured goods, nowhere can a multitude of workmen more economically support themselves and families, or more easily procure a home. Although Des Moines has a large number of factories in successful operation, engaged in the manufacture of a variety of products, yet there is room for many more industries in various branches. We want more factories and wholesale business houses, and are anxious to have the excellent opportunities utilized when the beneficial results are so apparent. The manufacturer who locates in this city is not dependent upon the present trade, favorable as it may be, but is establishing an industry which must expand year by year as the country tributary grows in wealth and population.

Des Moines is an attractive city, and by reason of being at once the capital and metropolis of the State, naturally draws from other parts business men whose capabilities and capital have outgrown previous opportunities. It is clearly obvious that the future growth of

Des Moines is largely to be measured by the acquisition of more manufacturing enterprises. Owners of Des Moines realty can secure permanent stability to advancing values in no other manner so effectively as by lending active and substantial aid in that direction.

The State of Iowa alone affords an almost unlimited field for the sale of many articles of every-day use. Des Moines is the natural distributing point, not alone for Iowa, but for the Northwest, and with its unlimited supply of cheap fuel, its railway facilities, its splendid clay and other resources, it has reason to anticipate a rapid development in the manufacturing line.

There are many opportunities in the way of industries that are doing with small capital a business that might be largely and profitably extended. One of the things that Des Moines as a city has always needed, and that it needs now more than ever, is more small houses which can be sold at a cheap price or rented at low figures. In Eastern cities the shrewdest capitalists invest their money in small houses, to be rented or to be sold on long time. Why do not some of our capitalists look this matter in the face, and see in it the double opportunity of investment for them and for them to aid in building up the city?

Des Moines is eminently a city of morals. It is the respectable, law-abiding people who constitute the great majority of citizens and whose voice is heard in municipal affairs. It was largely owing to the enlightened public sentiment of Iowa's capital that this city of over 50,000 inhabitants is without a single saloon, which speaks volumes for the morality and law-abiding spirit of her people. The statistics, in comparison with cities of the same population, or with the leading cities of our own State, show a much smaller number of arrests for vagrancy and drunkenness, which speaks well for the morality as well as the industry of our people. One very significant fact which adds to the credit of Des Moines is that we have more families in circumstances of comfort than any city of the same population, as statistics show that we have less pauperism.

There are fewer idle men in Des Moines than in any city in the West of equal population, in consequence of our numerous coal mines, many railroads and various industrial interests, while the improvements constantly being made in the city and suburbs also give employment to many. Des Moines contains about one hundred and fifty factories, mills and works engaged in the manufacture of various articles, and during the past year thirty more were established, many of them large and important works.

These various and valuable industries receive a liberal patronage and encouragement from the community to whose comfort and happiness they have so largely contributed. They were not established in a few days, but by a process of steady, determined growth have acquired

their present influence and importance. Among recent acquisitions are, a sewing machine factory, carriage factory, cotton mills, stove works, mineral paint works, machine works, oat meal mill, piano factory, tent and awning factory, and pressed brick works. Our natural advantages, taken in connection with inducements offered by citizens, their willingness to donate sites in the heart of the city adjacent to railways, water mains and other conveniences, and to grant freedom from taxation for a certain length of time, have led many manufacturers located elsewhere to consider favorably the proposition of removing to Des Moines.

The factories recently established here have added several thousand to the population, and will contribute largely to the support and maintenance of the laboring classes in the future. The people of Iowa's Capital are thoroughly awakened to the importance of manufacturing enterprises, and are determined to make their city what the favorable location and abundant natural resources indicate it should be —the leading industrial center of the West. Among those manufacturing enterprises that would prove to be successful from the beginning, and are wanted at once, the following may be mentioned:

Agricultural implement works.
Box factories (paper or wood).
Brush factory.
Basket factory.
Bag factory.
Button factory.
Boot and shoe factory.
Bottle factory.
Canning factory.
Door and window factory.
Fire and pressed brick works.
Flour mills (additional).
Furniture factory.
Glass factory.
Glove, overall and mitten factory.
Glue factory.
Ink factory.
Knitting factory.
Merchant iron mill.
Nail factory.
Organ factory.
Paper mill (print and wrapper).
Plow factories
Pump factories.
Paint works (additional).
Rolling mill.
Soap factories (additional).
Stove foundries (additional).
Tanneries.
Tinware factories.
Tool factories.
Type founderies.
Twine factories.
Terra cotta works.
Varnish factory.
Window shade factory.
Wooden-ware factory.
Wire goods factory.
Woolen mills (additional).

We might mention many branches of business and manufacture which would be successful if located in Des Moines, but enough has already been said to induce any one who is looking for a new site for business to visit our city before locating elsewhere.

Persons of experience and business ability, whether possessed of small or large capital, may, by taking advantage of the opportunity, easily gain a substantial foothold for permanent business in the manufacture of almost any of the staple or useful novelties. Those who are looking for a new location in the West should consider the wonderful resources of Des Moines, and its superior transportation facilities in the

many railroads reaching out in every direction: also cheap fuel, good water power, cheap lands for the location of factories, or for residences for operatives, healthy climate, low prices for living, and building material as cheap as any place in the West. The business men of the city are ready to furnish the fullest information regarding the advantages of Des Moines.

Any who may desire special information in regard to wholesale business or manufacturing enterprise we would refer to our Commercial Exchange, whose object is the development of the business resources of our city. It is an organization composed of the leading business men of Des Moines, and has for its object the promotion of the manufacturing, mercantile and all other business interests of the city. In pursuance of this end, correspondence is invited from manufacturers and business men contemplating a change in location. Information concerning the city is cheerfully furnished, the aim being to acquaint strangers with facts concerning the advantages, resources and prospects of Des Moines.

Young men or others, possessing moderate capital, and seeking good business openings, are invited to correspond with the Exchange, not only to the end of informing themselves as to special opportunities for new enterprises, but possibly with a view to taking an interest and forming a business connection with establishments already in successful operation.

We hope that the parties who are looking for new homes or business locations, may visit Des Moines before deciding, with the assurance that they will be cordially welcomed and every facility afforded for investigating the superior advantages which our city possesses.

Suburban Towns.

SEVASTAPOL.---This is the oldest suburb of Des Moines, and adjoins the city on the southeast. The chief industry is the mining of coal, which affords employment to large numbers of the inhabitants. Several mines are operated within the corporate limits of the town. Market gardening receives much attention, and the products find a ready sale in Des Moines. It has a Presbyterian church, an excellent graded school, and several general stores.

NORTH DES MOINES.---Is eminently a place of homes, the elevated situation and gently undulating surface, diversified with beautiful groves of native trees, combining to produce one of the most delightful residence localities to be found anywhere. A large amount of building was done last year and many fine houses and cottages are now in process of erection. Many of the finest residences about Des Moines are located in this suburb. Here are also the fine buildings and grounds

of the Des Moines College, a commodious and handsome brick building for the use of Oakland school, and three good churches, of the Methodist, Baptist and Congregational denominations. It contains several business houses, and has its own post office. Oak and Highland Parks and Northmoreland are beautiful residence additions lying north of North Des Moines. Many fine residences have been built here. Highland Park College is now being built at a cost of $100,000 within the limits of Highland Park.

CAPITAL PARK.—Lies on the north side of East Des Moines and was incorporated four years ago. The town is one square mile in extent, is high, well drained and affords splendid residence sites. Groves of native timber add much to the beauty of the place, whose proximity to the business center of the city is one of the desirable features. Many dwellings have been erected in the past few years, and it has excellent schools and several business houses.

EASTON PLACE.—Adjoins Capital Park on the east, and is the location of the large stove and range manufactory recently established here. There are a number of railroad tracks laid through it, and it is an excellent location for manufacturing purposes. It contains a number of good houses.

UNIVERSITY PLACE.—Adjoins the city on the northwest, and is one of the most populous of our suburban towns. Here is located Drake University, with its spacious campus and fine buildings, an elegant church building for the Christian denomination is in process of erection, and the town contains scores of comfortable and beautiful homes. University place is reached by both the electric and the horse cars, and is a popular place of residence. It has a number of business houses and a post office.

GREENWOOD PARK.—This is one of the most beautiful of Des Moines' suburban towns, containing many of the finest and most costly residences in this section. It is traversed throughout its entire length by the east and west motor line, and is very popular as a place of residence, who vie with each other in the beauty and elegance of their homes. It adjoins the city on the west, and Greenwood avenue, one of the most beautiful drives of the city, extends throughout it east and west.

KINGMAN PLACE.—This beautiful addition adjoins the city on the west, midway betweeen Greenwood Park and University Place, and is one of the most attractive of our suburban additions. It has high ground, good water, pure air and delightful shade—all indispensible to

healthful and beautiful homes. It is easily reached by the electric cars, which have a depot near the center of this tract. Many elegant houses were built there during the past year, as well as a fine brick school building, known as Elmwood school, for the accommodation of the children in the western part of the city.

CLIFTON HEIGHTS.—This is a beautiful tract lying south of the city across the Raccoon river. This was platted and placed on the market a few years ago. Many improvements were made in the grounds, and a number of good houses have been built, but the sale of property in this addition has not been so rapid as would have been the case but for the necessity of crossing numerous railroad tracks to reach it. This difficulty, however, is to be speedily obviated by means of a viaduct which is to span these roads and render travel safe and comfortable. When this is accomplished we predict that Clifton Heights will become one of our most populous suburbs. The location is high, and the view extended and delightful. An especially fine view is obtained of the State Capitol, better than that afforded by any other point about the city.

GRANT PARK.—This addition lies just east of the city proper. It has been termed the "manufacturing district of the city," and is justly entitled to the appellation, for within and adjoining its borders are to be found some of the largest factories in the State. Grant Park is a separate and distinct municipality from the city, and was incorporated with a special view of making it the home of the manufacturing interest, and this is an item of importance to manufacturers in view of the fact that a majority of the railroads have tracks already laid through the Park and its additions, while the others reach all parts of it by means of the tracks of the Des Moines Union Railway Company. The water in this section of the city is clear and pure, and can be obtained cheaply, either by means of artesian wells or by pumping. Coal can be had in any quantities, at prices given on another page, near at hand. There are two schools, with excellent buildings, and there is also a church, a hotel, and a number of business houses.

CHESTERFIELD—Adjoining the southeastern part of Des Moines, contains the homes of many laboring men employed in the manufacturing establishments of that locality. The factories now running, with others soon to be established, make this one of the most important of the city's suburbs. This town contains several business houses, a post office, a good school, and churches.

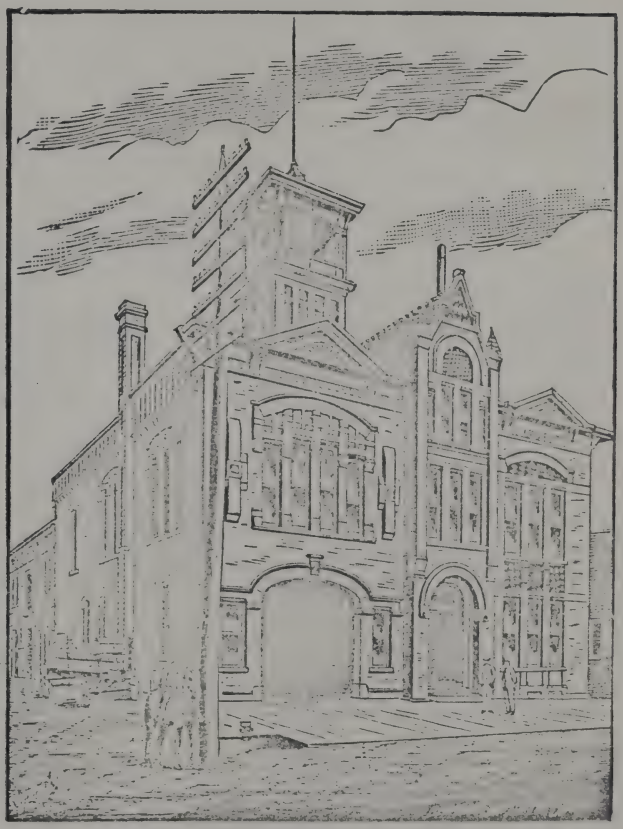
IOWA STATE CAPITOL.

U. S. COURT HOUSE AND POSTOFFICE, FIFTH ST. AND COURT AVE.

BOARD OF PUBLIC WORKS, 201 AND 203
WEST LOCUST STREET.

CITY HALL, COR SECOND AND LOCUST STS.,
WEST DES MOINES.

SEVENTH WARD ENGINE HOUSE, EAST SIXTH, BETWEEN ALLEN AND SCOTT STREETS.

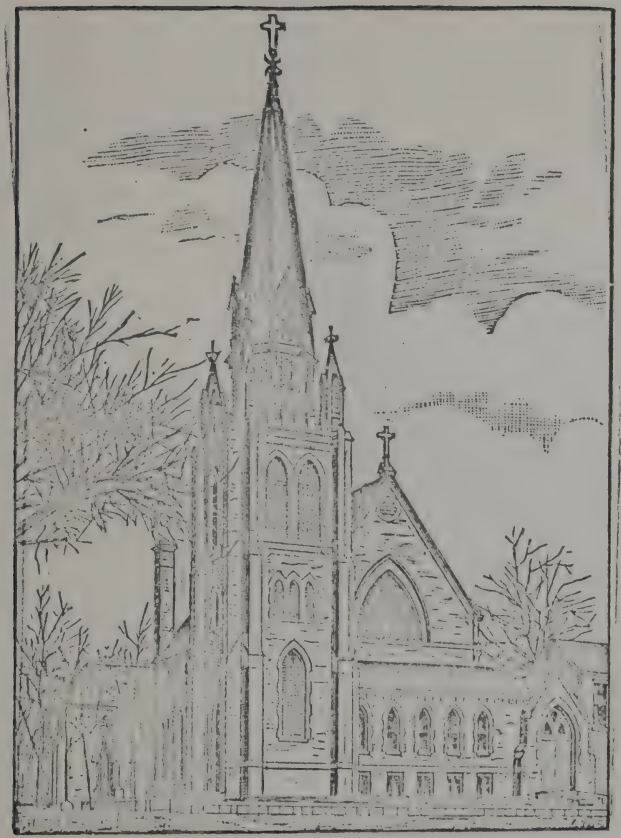


EAST SIDE CITY BUILDING, EAST WALNUT, BET. FOURTH AND FIFTH STREETS.

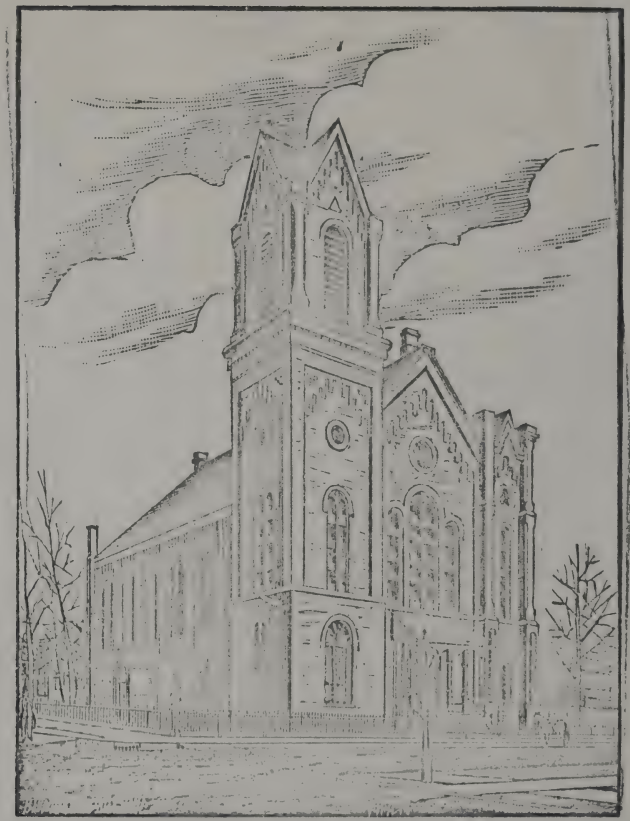
DES MOINES WATER WORKS, WEST END OF WALNUT STREET.

LODGE AND CHAPEL—ENTRANCE TO WOODLAND CEMETERY.

CENTRAL CHRISTIAN CHURCH, WEST PLEASANT, CORNER NINTH STREET.



ST. PAUL'S EPISCOPAL CHURCH, WEST HIGH, COR. NINTH STREET.



CENTRAL PRESBYTERIAN WEST HIGH COR. EIGHTH STREET.

FOREST HOME BAPTIST CHURCH, NORTH DES MOINES.

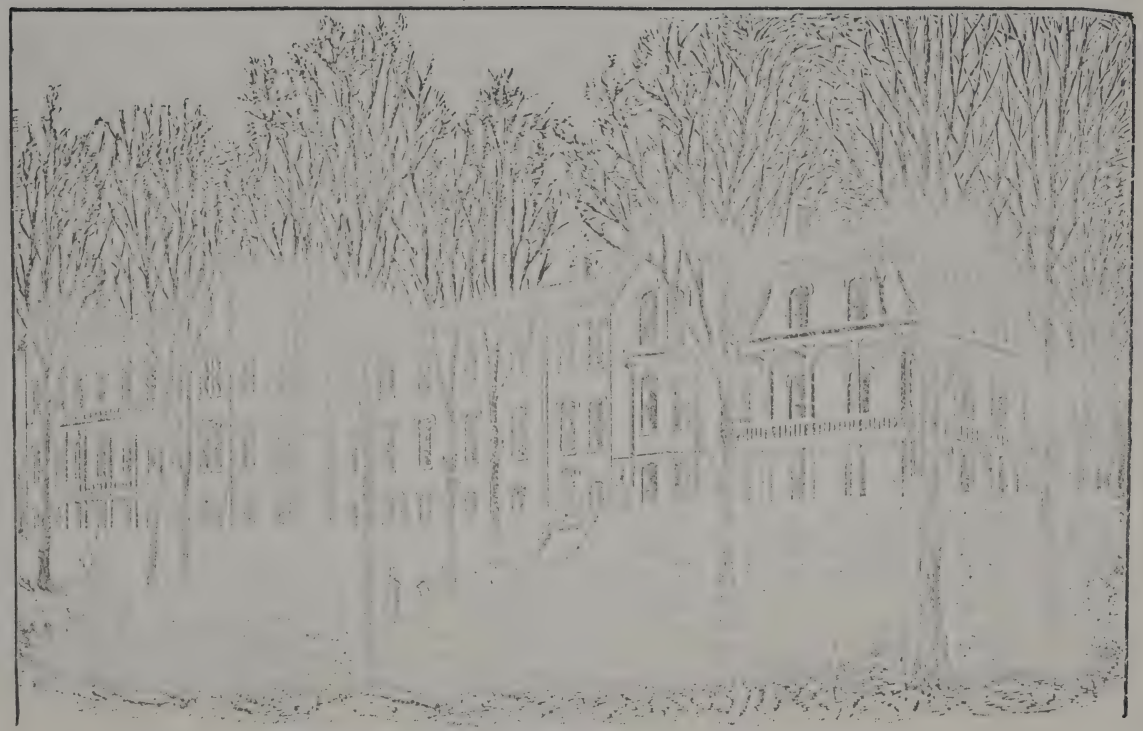
CHRISTIAN CHAPEL, UNIVERSITY PLACE.

UNITARIAN CHURCH, WEST 15TH, COR. LINDEN.

HEBREW SYNAGOGUE, WEST EIGHTH ST., COR. PLEASANT.

DES MOINES COLLEGE, WEST NINTH, COR. STATE ST., NORTH DES MOINES

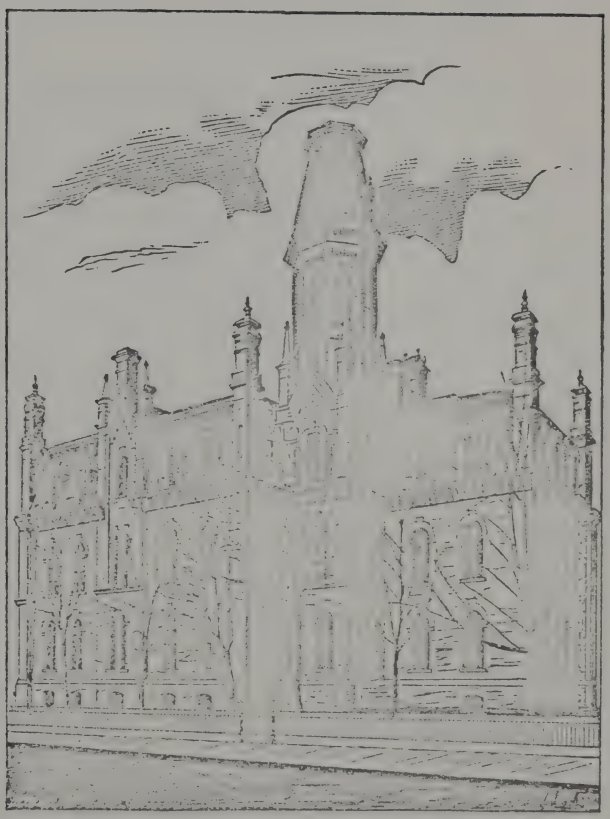
DRAKE UNIVERSITY, UNIVERSITY PLACE.



CALLANAN COLLEGE, WEST PLEASANT, CORNER ELEVENTH STREET.

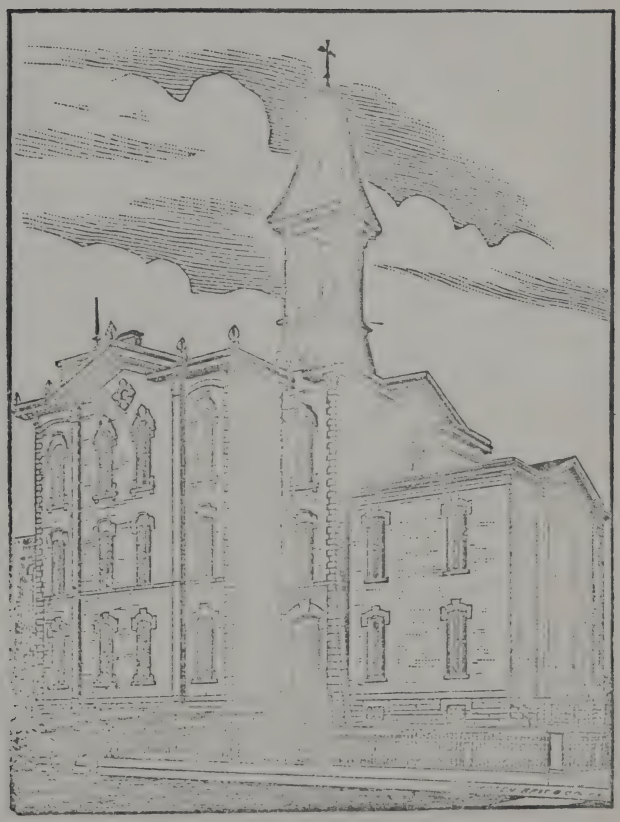
DRAKE UNIVERSITY, UNIVERSITY PLACE

HIGHLAND PARK COLLEGE, HIGHLAND PARK.



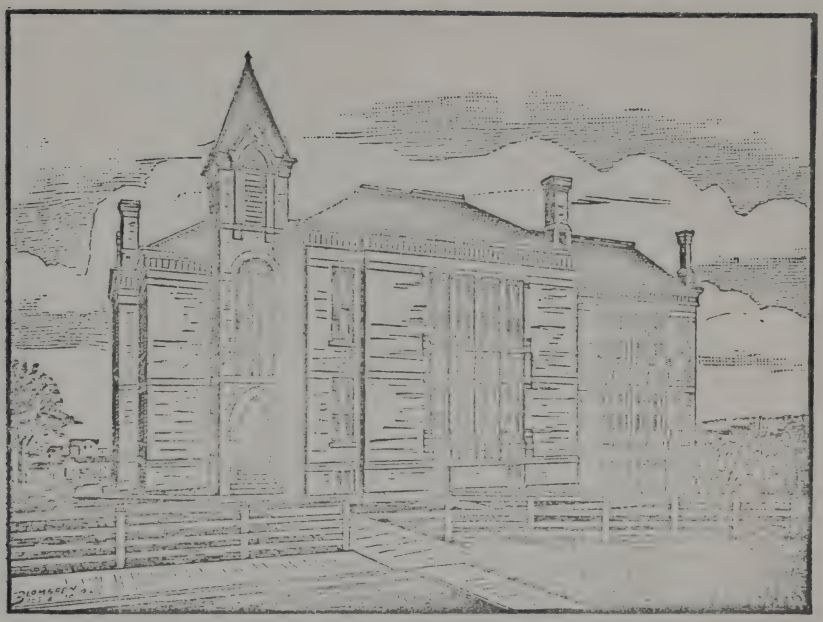
LINCOLN SCHOOL, WEST NINTH, CORNER MULBERRY.

WEST DES MOINES HIGH AND INDUSTRIAL SCHOOL, WEST FIFTEENTH, CORNER CENTER STREET.



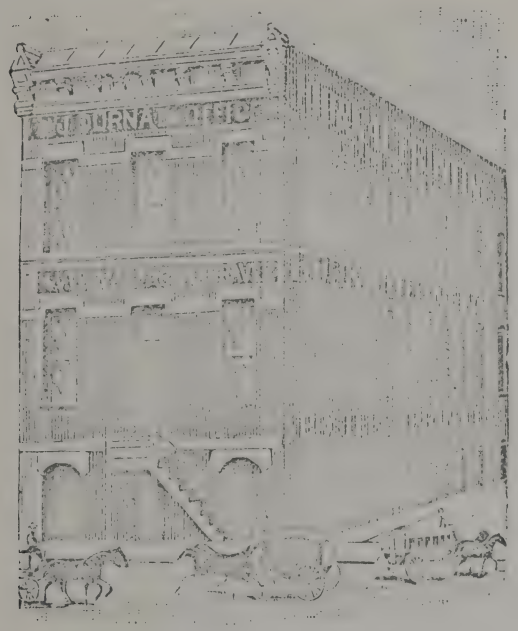
WEBSTER SCHOOL, EAST TWELFTH, CORNER LYON.

IRVING SCHOOL, WEST PLEASANT, BET. NINTH AND TENTH STS.



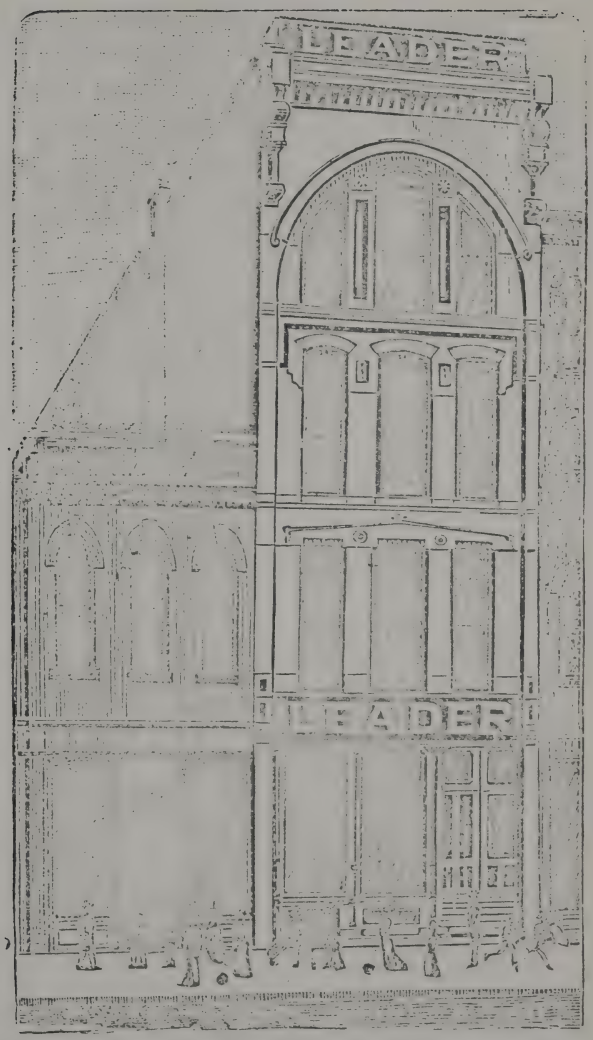
LONGFELLOW SCHOOL, EAST PINE, NORTH OF MAPLE.

ELMWOOD SCHOOL, KINGMAN PLACE.

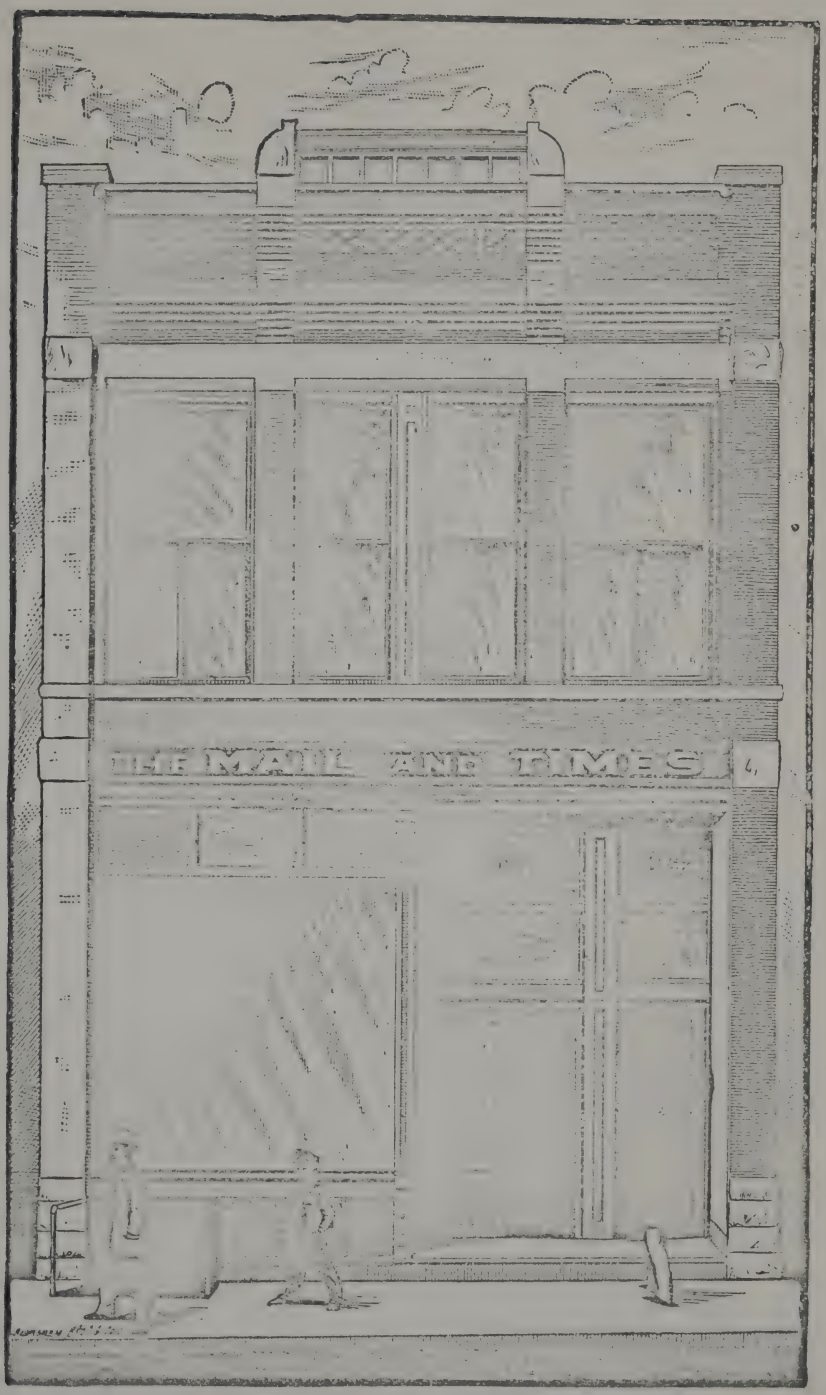


JOURNAL PRINTING OFFICE, 513
WEST MULBERRY.

THE STATE REGISTER BUILDING, WEST
COURT AVENUE, COR. FOURTH.



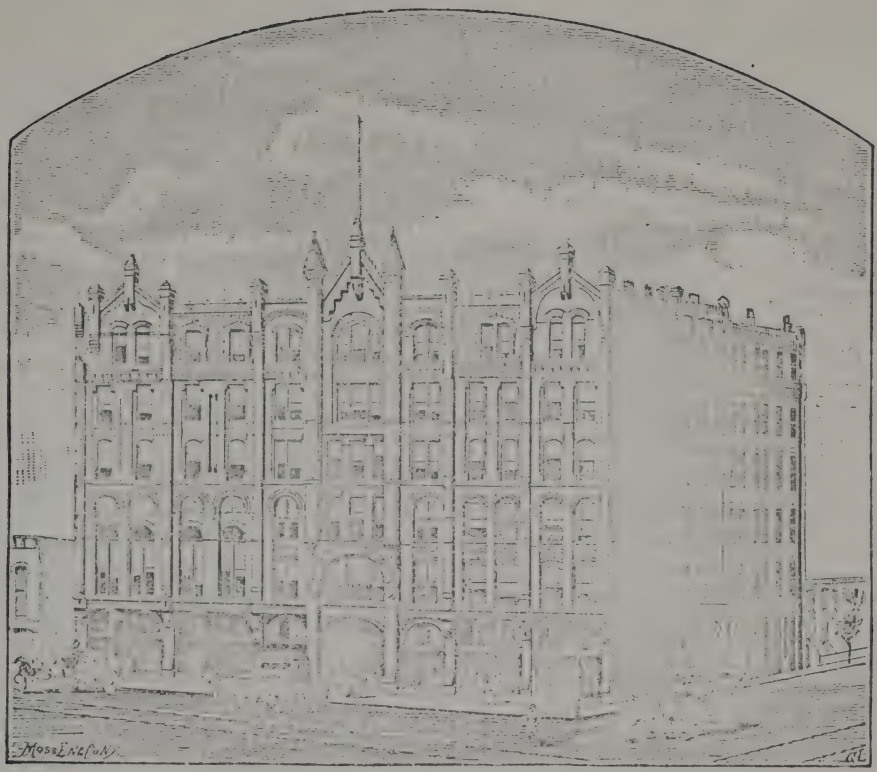
DES MOINES LEADER, 420 WEST COURT AVE.



MAIL AND TIMES, 514 WEST LOCUST STREET.

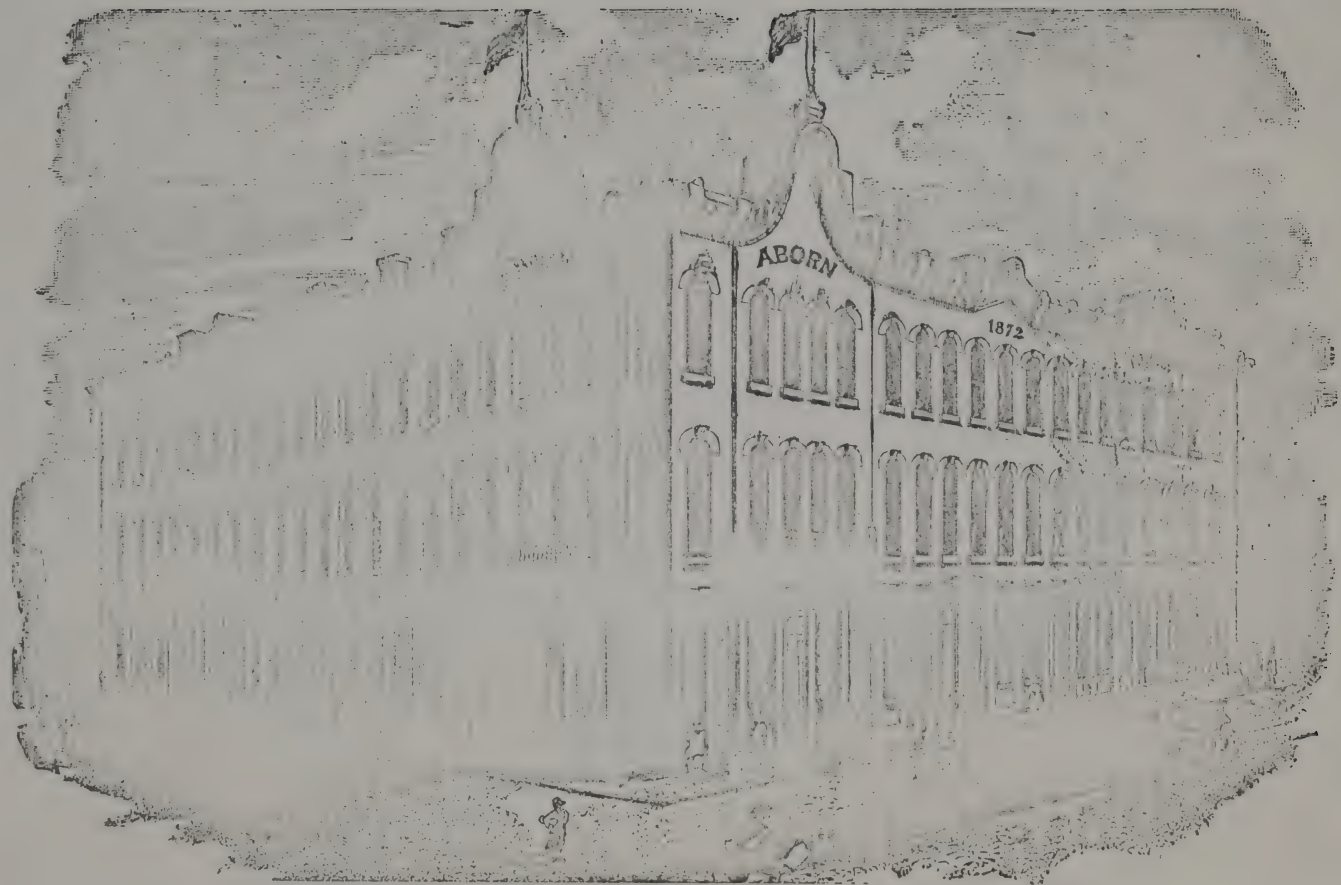
IOWA PRINTING CO.; AND OFFICE STATE PRINTER (EXPOSITION BUILDING), WEST WALNUT, S. W. COR. EIGHTH STREET.

COMPOSING ROOM OF IOWA PRINTING CO. (EXPOSITION BUILDING), WEST WALNUT, COR. EIGHTH STREET.

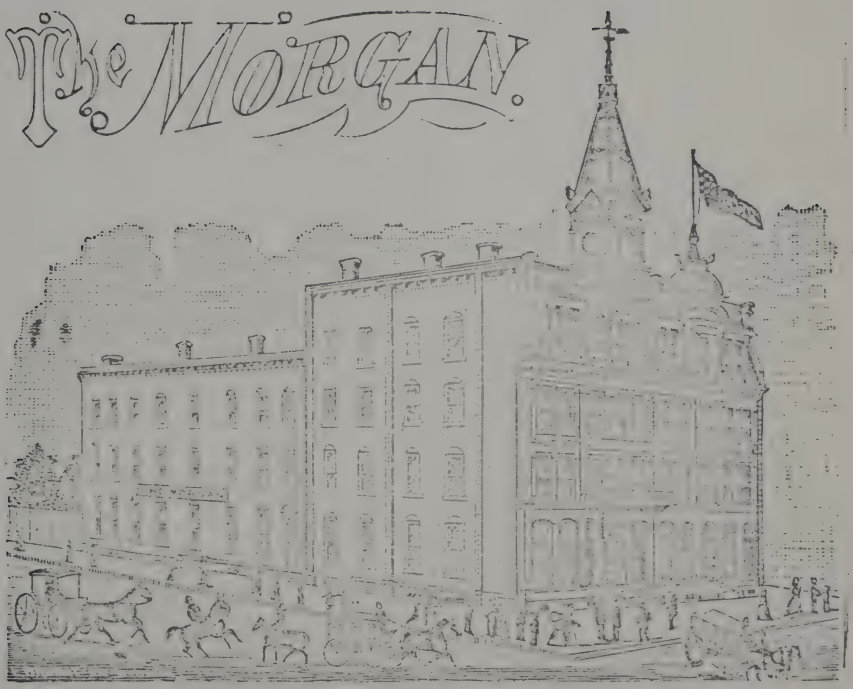


SAVERY HOUSE, WEST LOCUST, CORNER FOURTH.

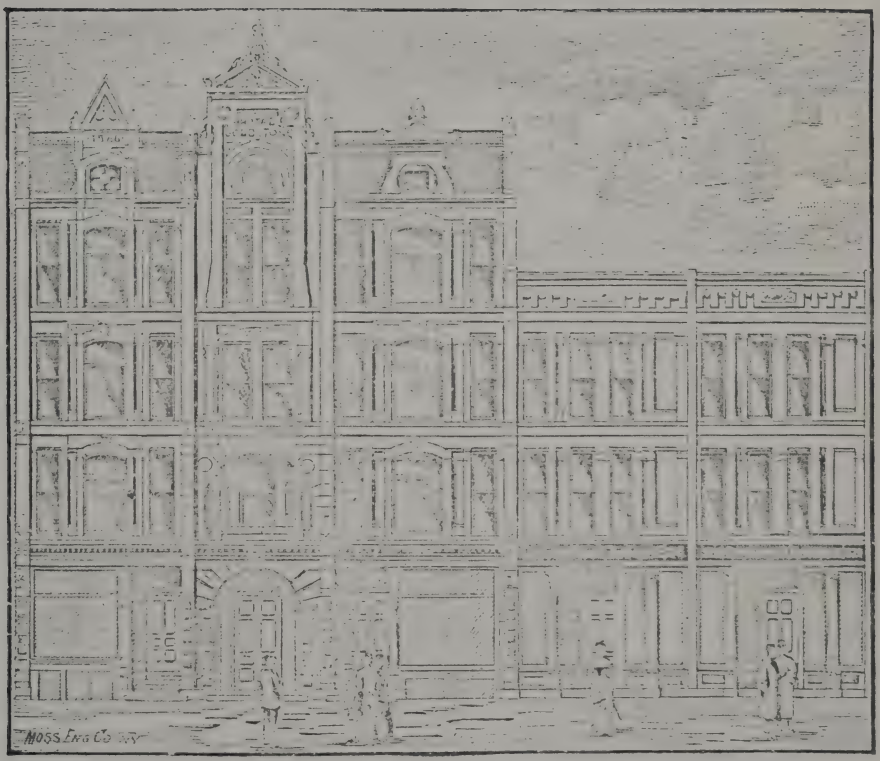
KIRKWOOD HOUSE, WEST WALNUT, COR. FOURTH STREET.



ABORN HOUSE, CORNER FOURTH STREET AND COURT AVENUE.



MORGAN HOUSE, WEST FOURTH, CORNER VINE.

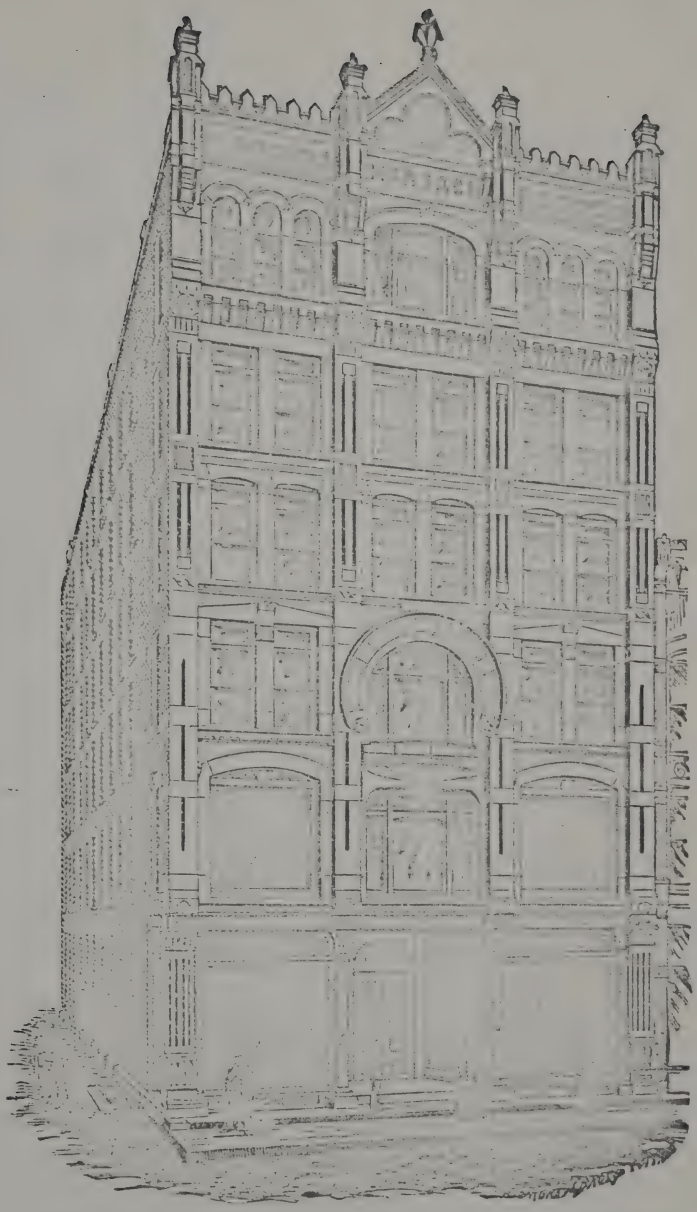


HOTEL GOLDSTONE, 314 AND 316 EAST FIFTH STREET.

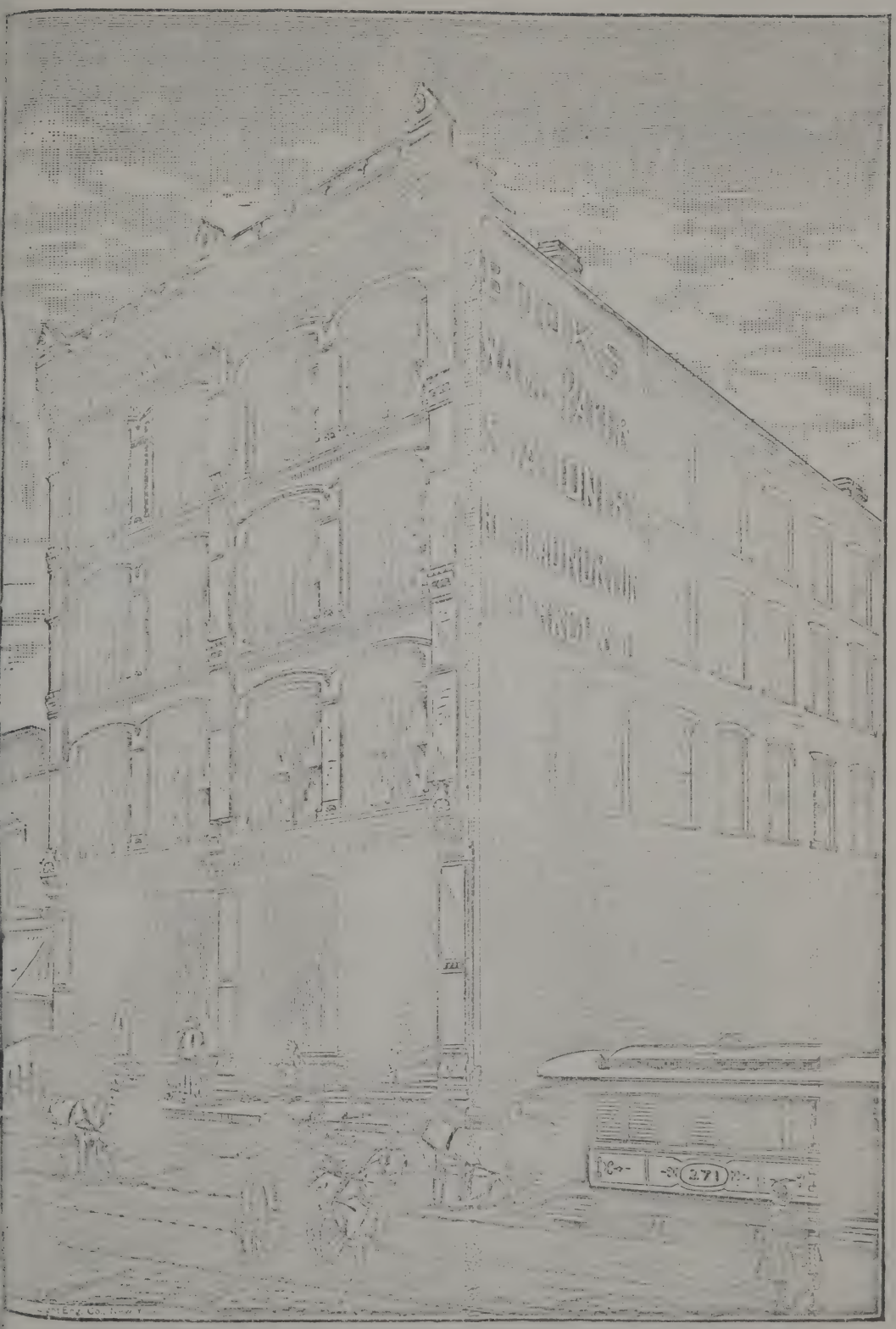
SABIN HOUSE, 533 AND 535 WEST FOURTH STREET.

THE ARDMORE HOTEL, 409 EAST LOCUST STREET.

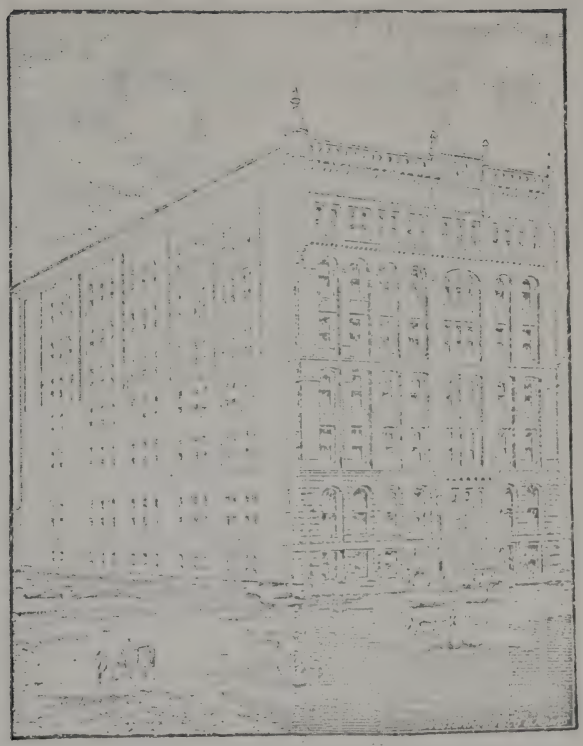
WINDSOR HOTEL, W. THIRD, COR. VINE STREET.



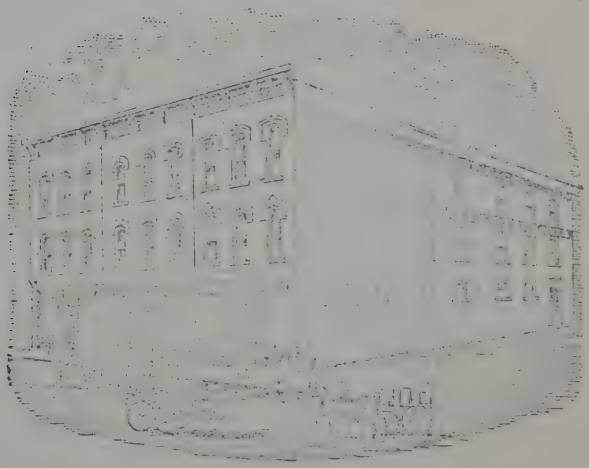
L. HARBACH, 412 AND 416 WEST WALNUT STREET.



REDHEAD, NORTON, LATHROP & CO., 607 AND 609 WEST LOCUST STREET.



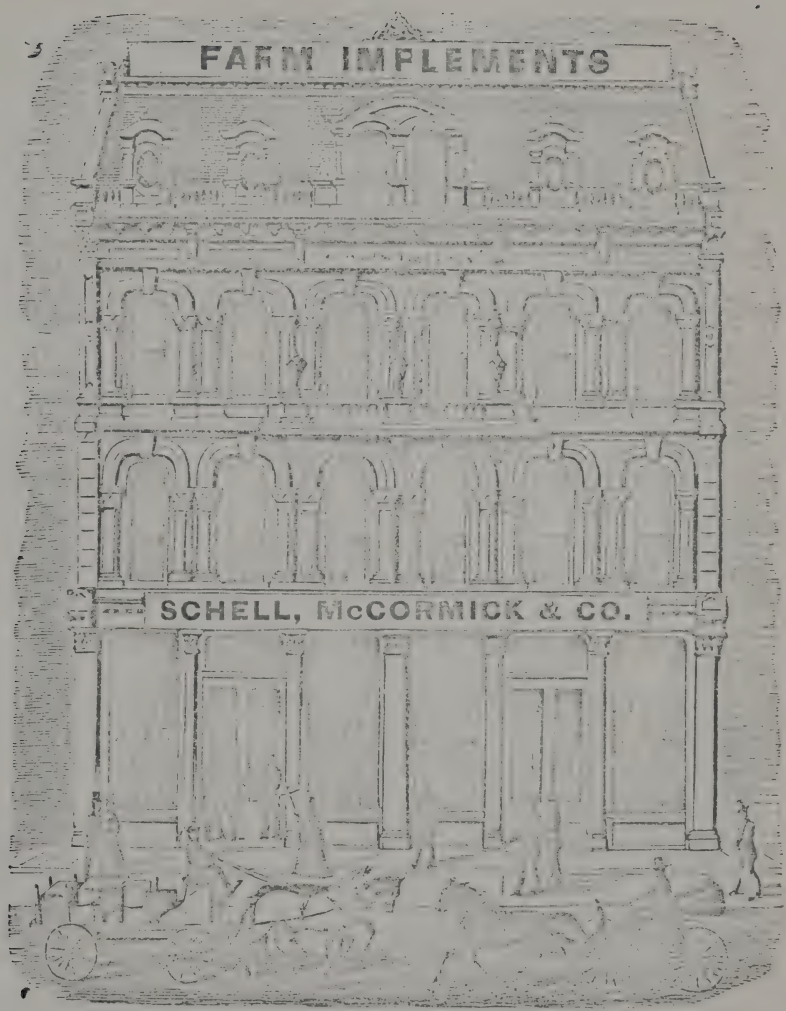
IOWA LOAN AND TRUST CO., 209, 211 AND 213 WEST FIFTH.



CHEVALIER, WRIGHT & CO., 208 WEST COURT AVE.

MASONIC TEMPLE, WEST WALNUT, COR. SEVENTH STREET.

ROBERTSON BLOCK, 100, 102 AND 104 WEST FIFTH STREET.



SCHELL, McCORMICK & CO., 407 AND 409 WEST COURT AVE.

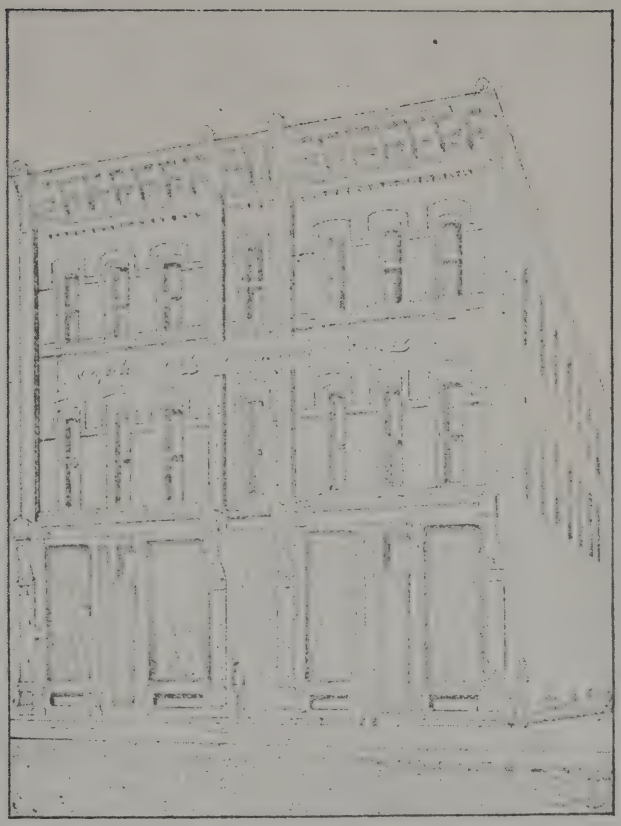
CLAPP BLOCK, WEST WALNUT, S. W. COR. FIFTH STREET.

DES MOINES NATIONAL BANK, 522 WEST WALNUT STREET.

IOWA BUSINESS COLLEGE (FLYNN BLOCK), WEST LOCUST, S. E. COR. SEVENTH STREET.

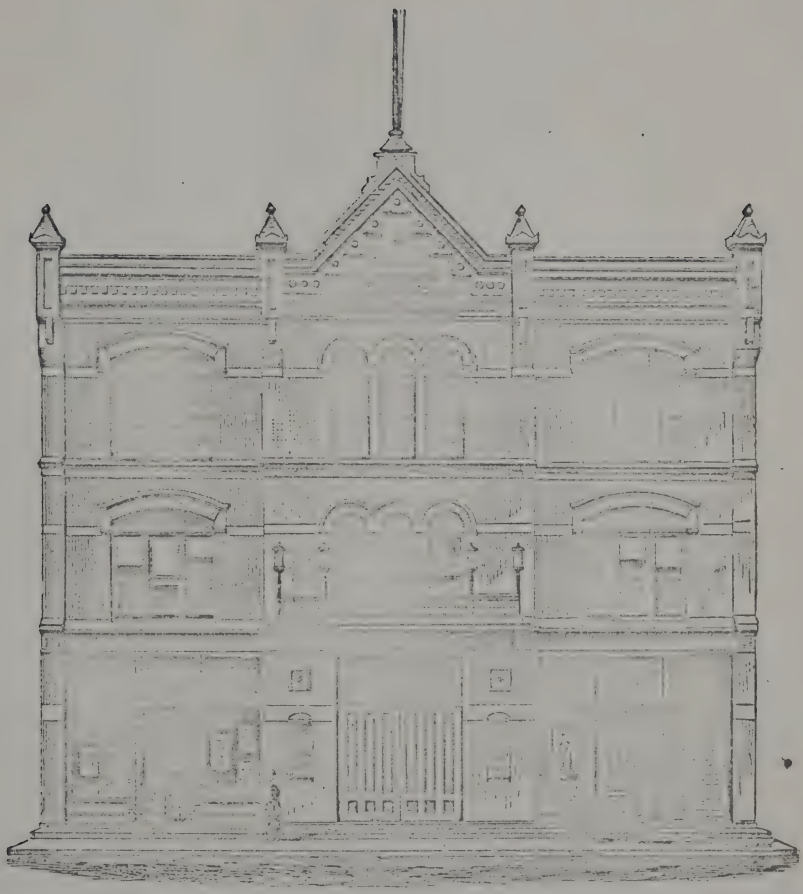
IOWA BUSINESS COLLEGE (INTERIOR VIEW), FLYNN BLOCK, WEST LOCUST, CORNER SEVENTH STREET.

BELKNAP ART CO. (INTERIOR VIEW), 612 WEST LOCUST STREET.

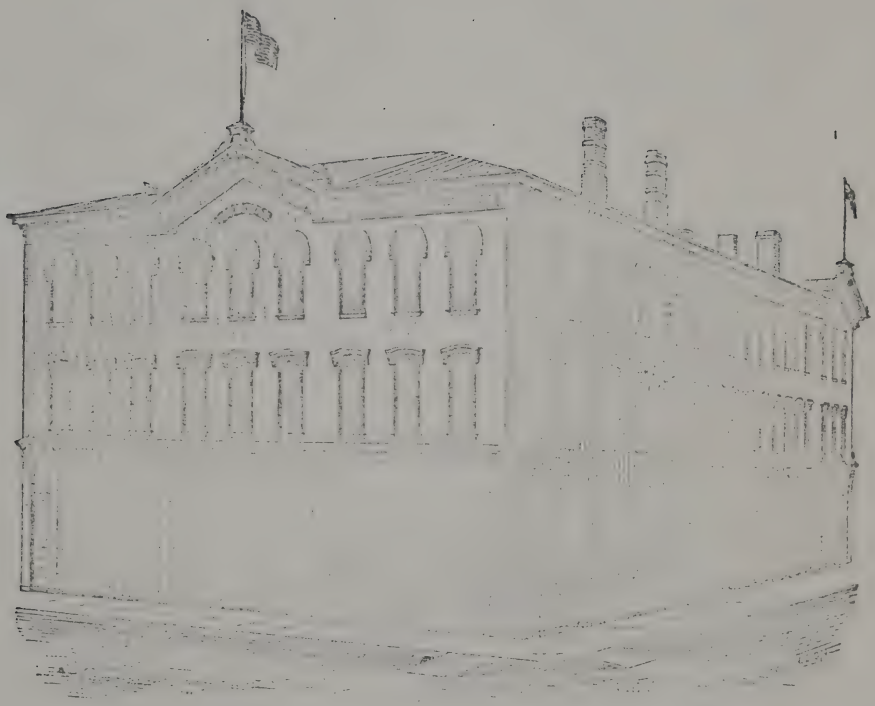


CAPITAL CITY COMMERCIAL COLLEGE (MEEK BLOCK),
608 AND 610 WEST LOCUST STREET.

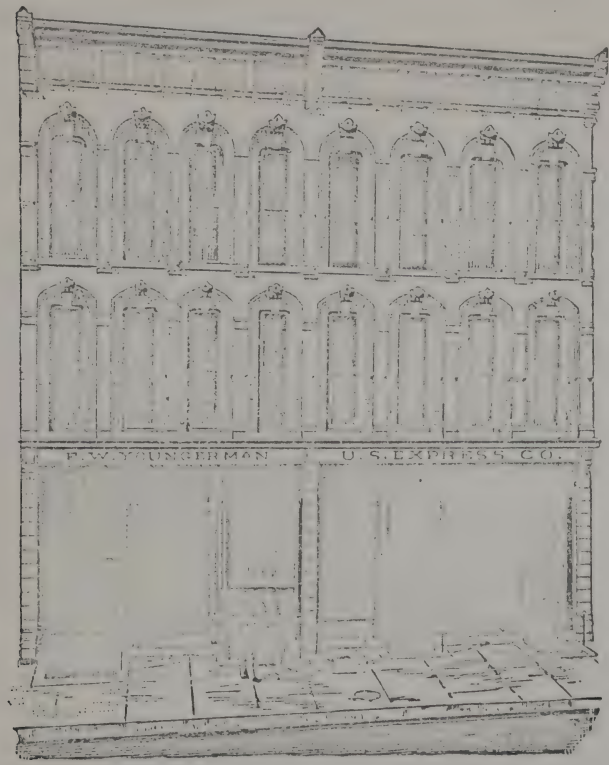
L. H. BUSH, 403 WEST WALNUT STREET.



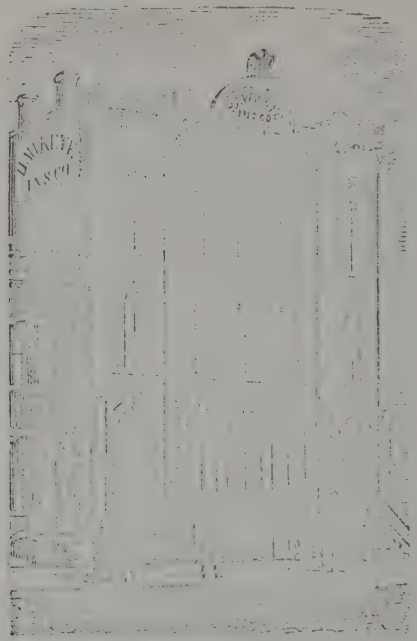
GRAND OPERA HOUSE, 312, 314 AND 316 WEST FOURTH STREET.



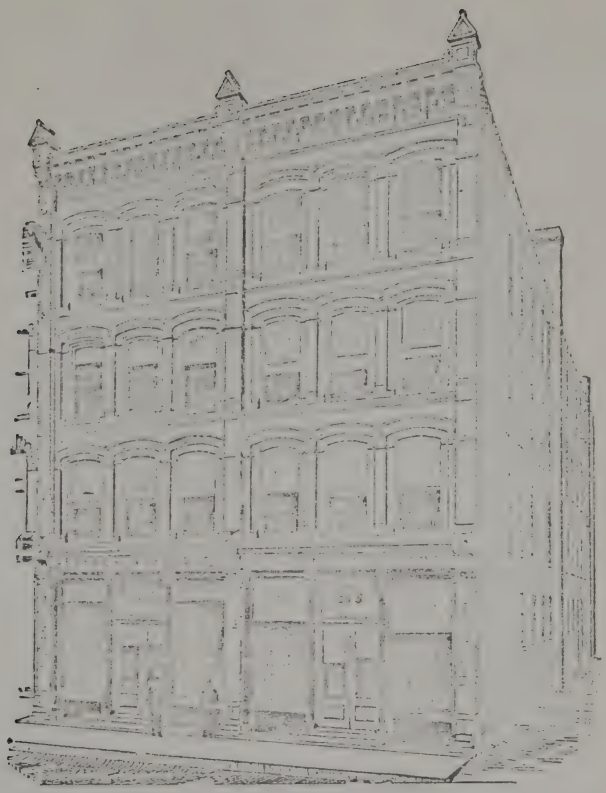
MOORE'S BLOCK, COR. WEST WALNUT AND FOURTH STREETS.



YOUNGERMAN BLOCK, 206 AND 208 WEST FOURTH STREET.

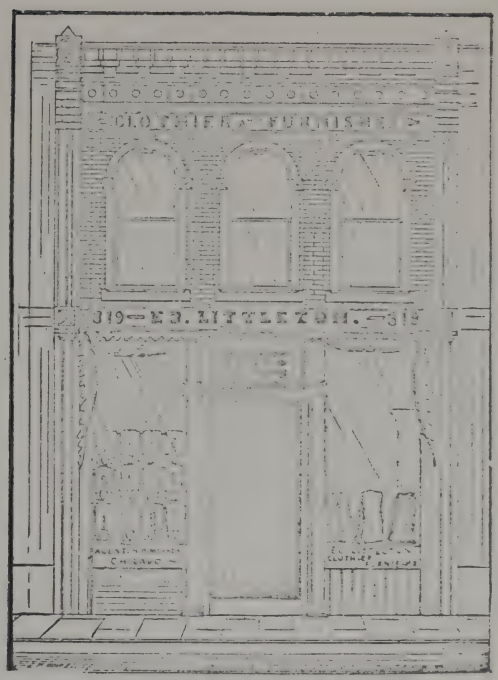


HAWKEYE INSURANCE CO., 207 AND 209 W. FOURTH ST.

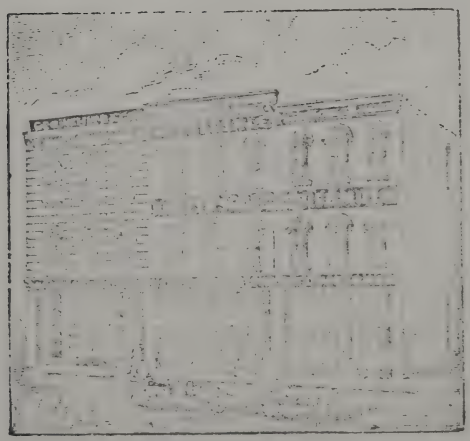


LEDERER, STRAUSS & CO., 513 AND 515 WEST LOCUST STREET.

R. SEEBURGER BLOCK, WEST WALNUT, COR. FIFTH STREET

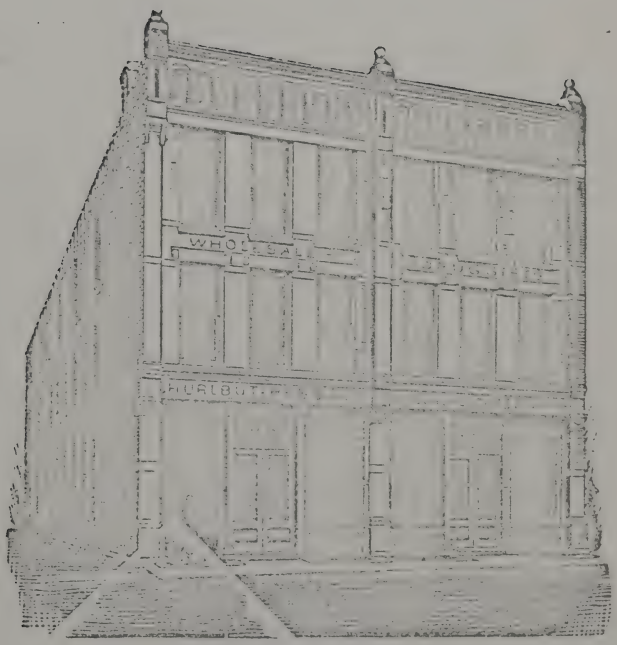


ED. LITTLETON, 319 WEST FIFTH STREET.



GEO. WHITE & CO., 217 WEST COURT AVE. BENTLEY & OLMSTED, 215 WEST COURT AVE. TONE BROS. 213 W. COURT AVE.

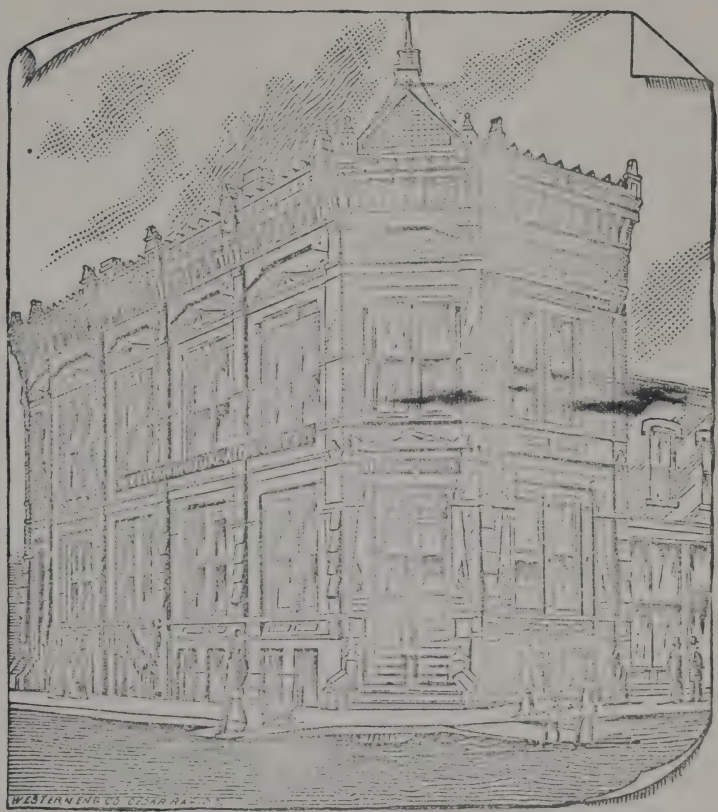
CENTRAL LOAN AND TRUST CO. (YOUNGERMAN BLOCK) WEST FIFTH, COR. MULBERRY STREET.



HURLBUT, HESS & CO. 224 AND 226 WEST SECOND STREET.

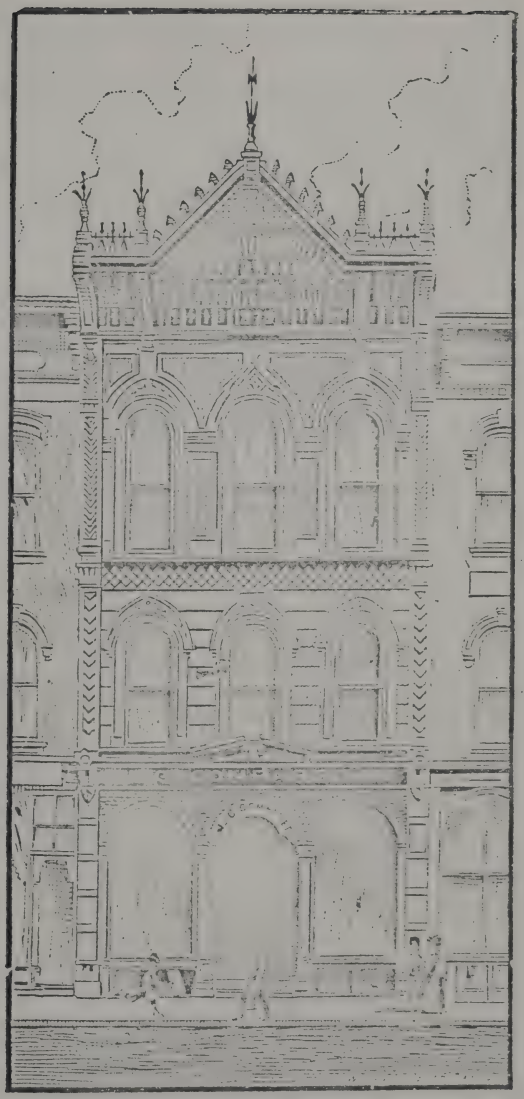
H. H. SICKELS & CO., 119, 121 AND 123 WEST THIRD STREET.

SHEUERMAN BROS., 507 AND 509 WEST LOCUST STREET.

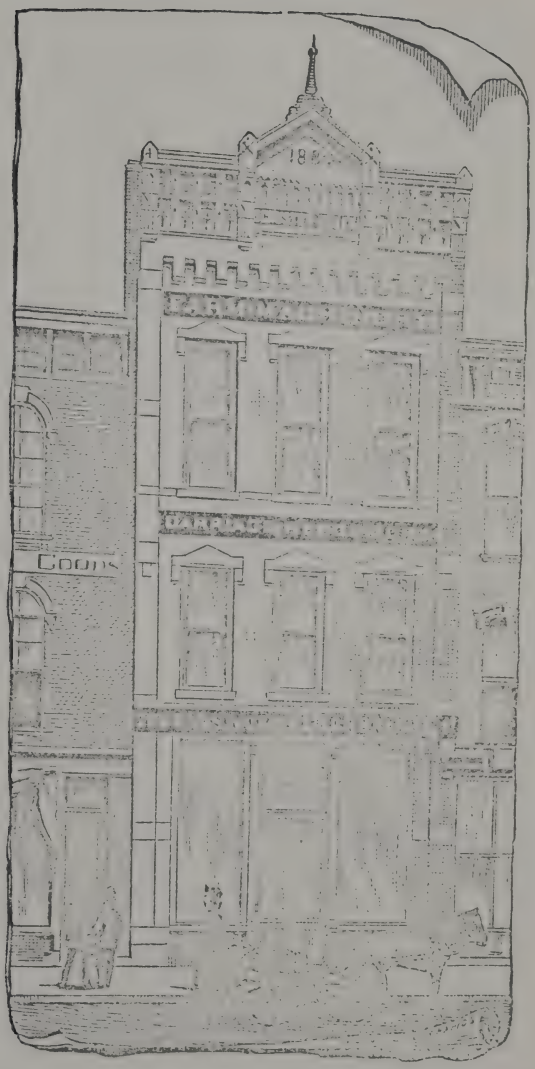


DES MOINES SAVINGS BANK, 300 WEST WALNUT STREET.

L. L. PLANK, 603 EAST LOCUST STREET.

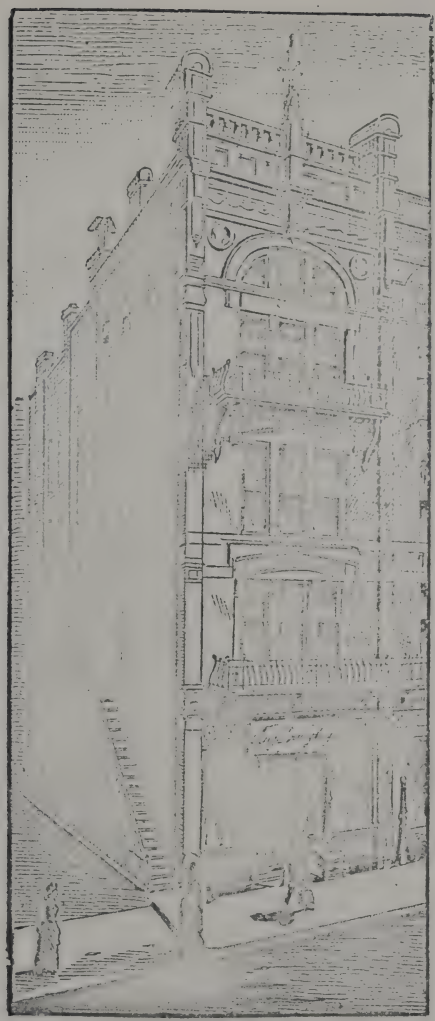


L. G. COMPARET, 314 WEST WALNUT STREET.

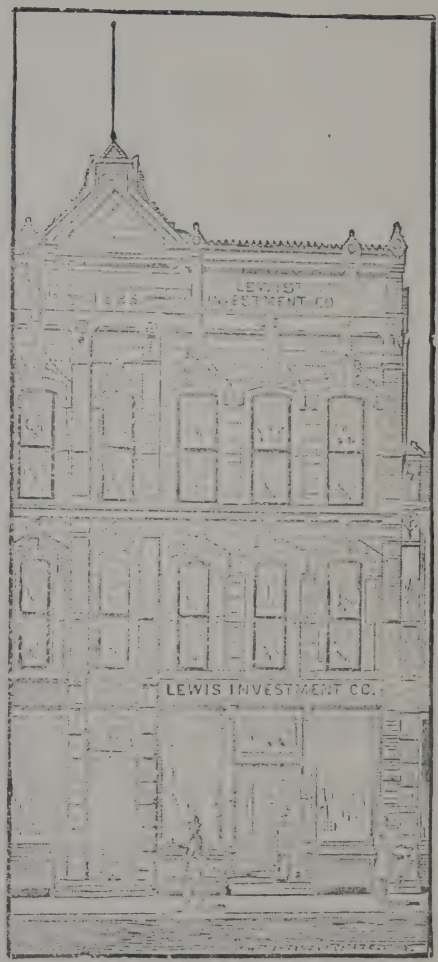


SCHUSTER BLOCK, 205 WEST COURT AVENUE.

IOWA NATIONAL BANK (ROLLINS BLOCK), WEST WALNUT, NORTH-EAST CORNER FOURTH STREET.



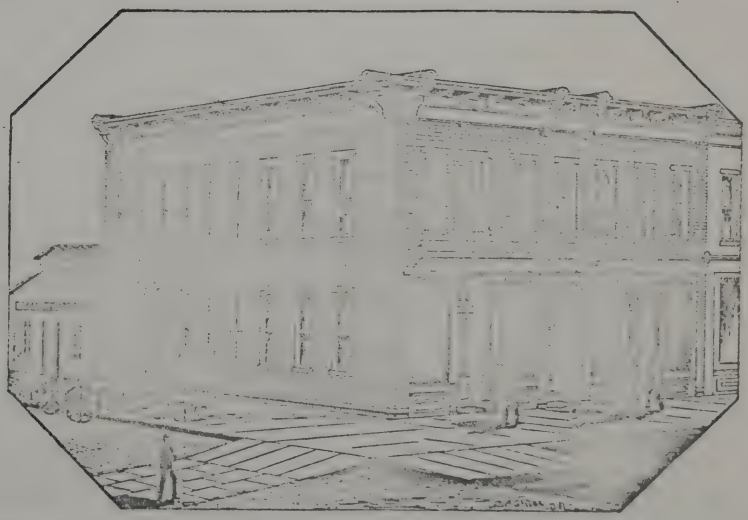
ROBERTSON BLOCK, 513 EAST LOCUST STREET.



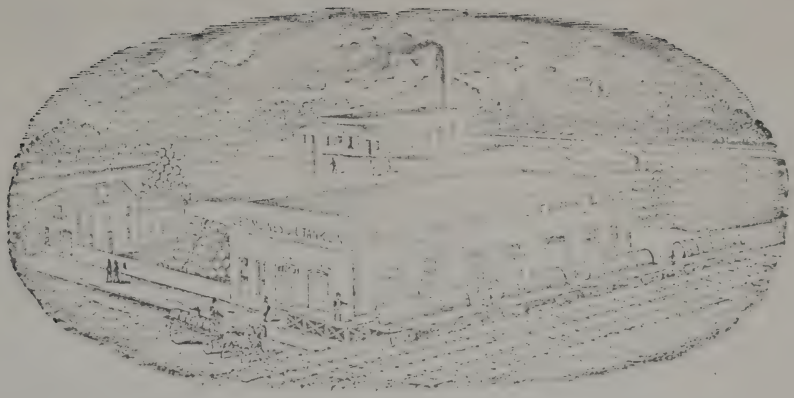
LEWIS INVESTMENT CO., 316 WEST FIFTH STREET.

L. HARBACH, 225 AND 227 WEST THIRD STREET.

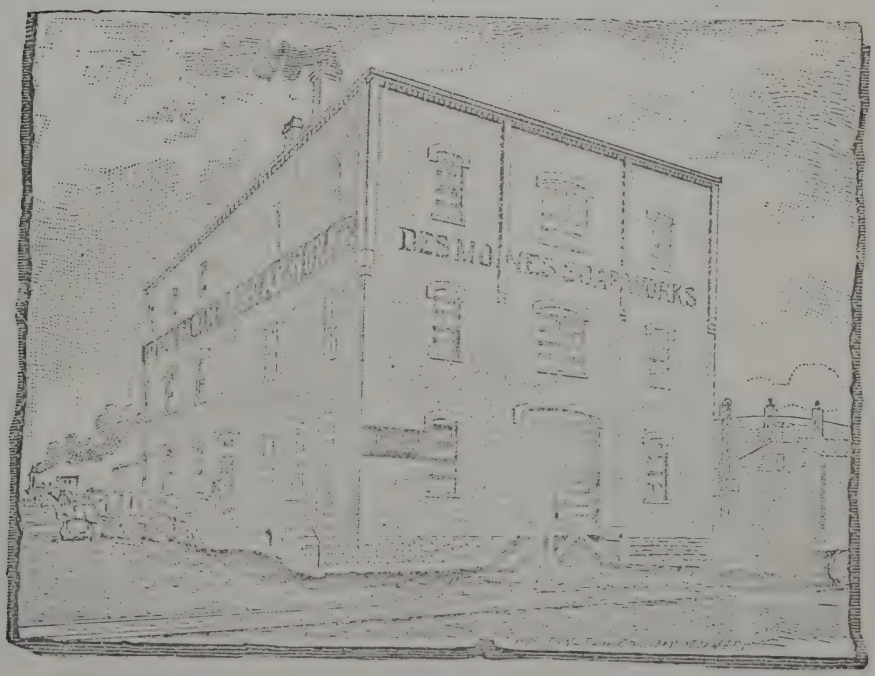
THE STATE INSURANCE CO'S
BUILDING & HOME OFFICE
219, 221 AND 223 W. FOURTH ST.



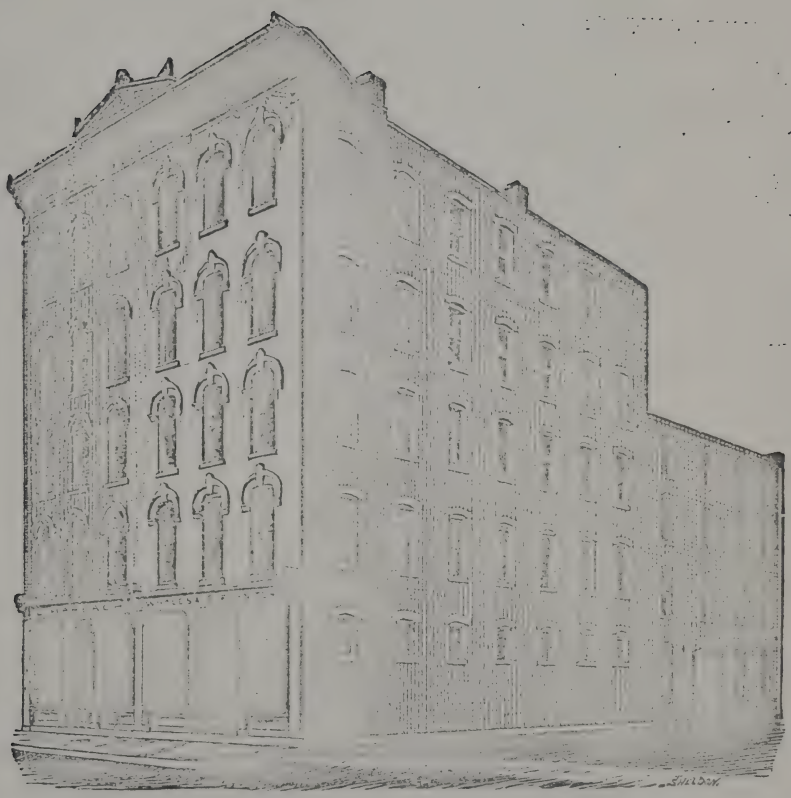
HODGSON BROS. (DICKINSON BLOCK), 200 AND 202 WEST COURT AVE.



DES MOINES OIL TANK LINE, EAST FOURTH, COR. WALNUT AVE.



DES MOINES SOAP WORKS, EAST THIRD, COR. VINE STREET.



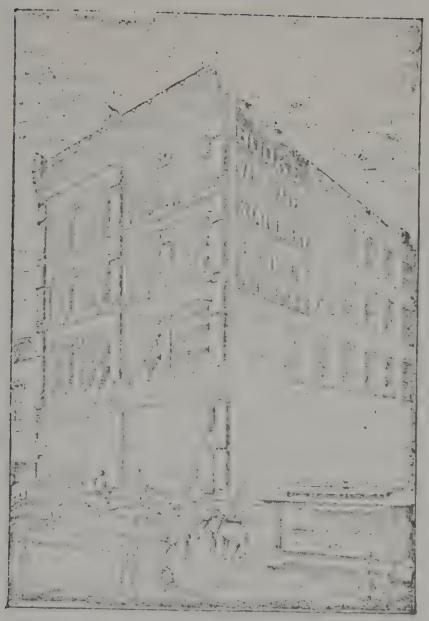
L. HARBACH, 225 AND 227 WEST SECOND STREET.

S. GREEN & SON, 104 TO 114 WEST SOUTH SECOND STREET.

DES MOINES PLANING MILL, WEST EIGHTH, COR. VINE STREET.

EVANS CAFE (INTERIOR VIEW), 405 WEST WALNUT STREET.

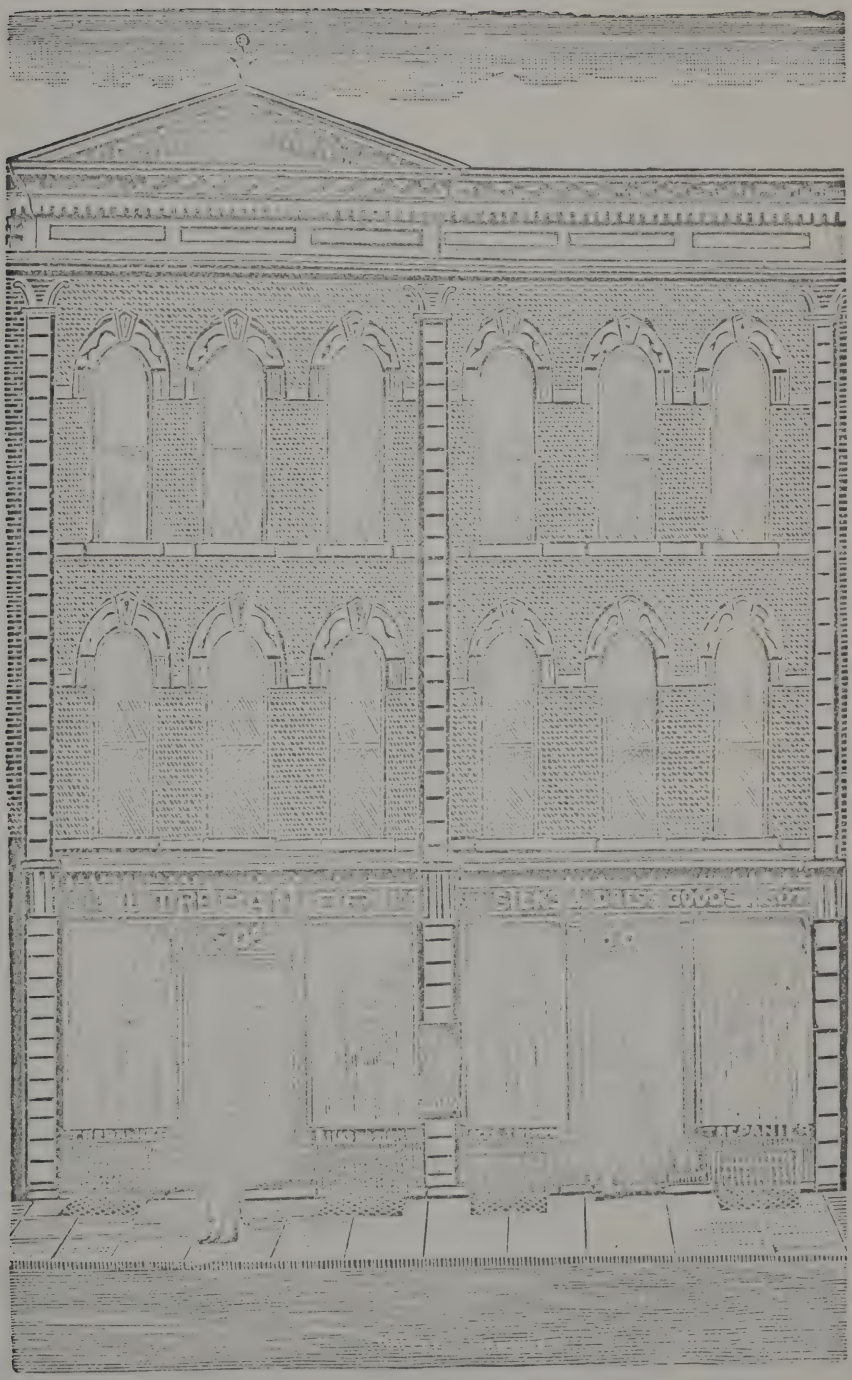
T. G. ORWIG, IOWA PATENT OFFICE, EQUITABLE BLOCK, 201 WEST FIFTH STREET.



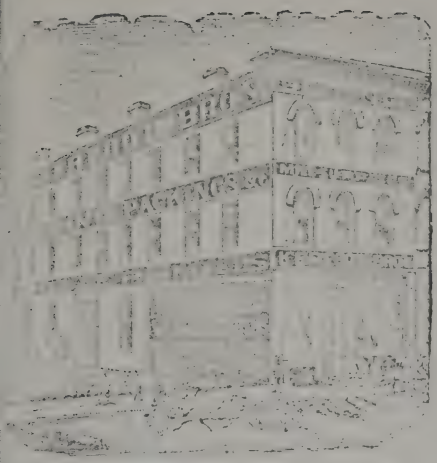
REDHEAD, NORTON, LATHROP & CO., 607 AND 609 WEST LOCUST ST.

DES MOINES NATIONAL BANK, COR. W. WALNUT AND SIXTH AVE.

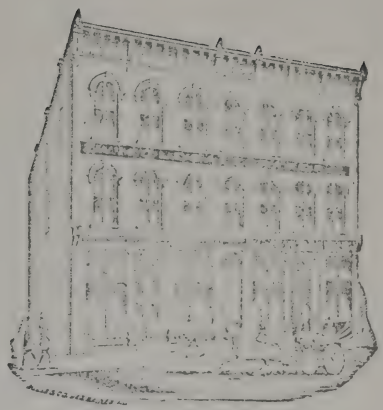
C. E. RISSER & BRO., 607 AND 609 EAST LOCUST STREET.



L. TREPANIER, 207 AND 209 WEST WALNUT STREET.

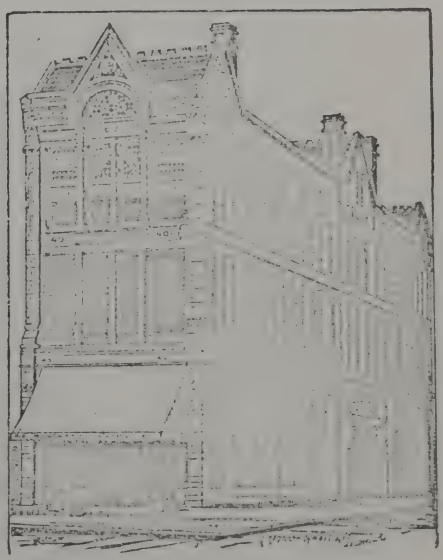


KERFOOT BROS.
317 WEST COURT AVE.

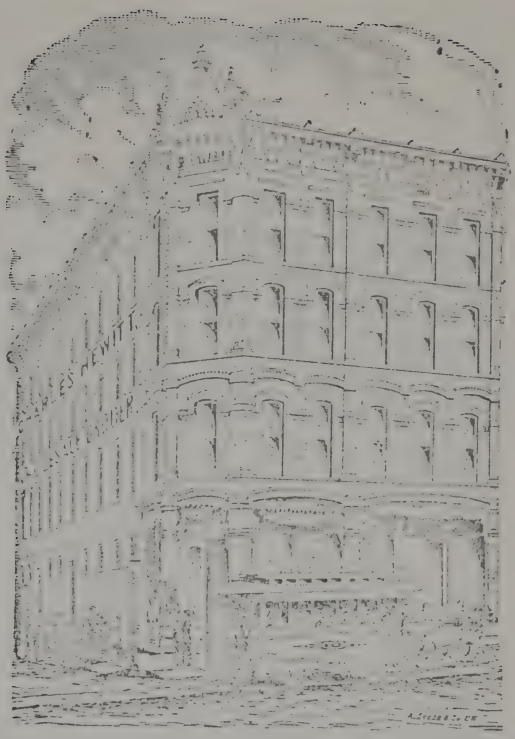


LANGAN BROS.
205 WEST WALNUT STREET.

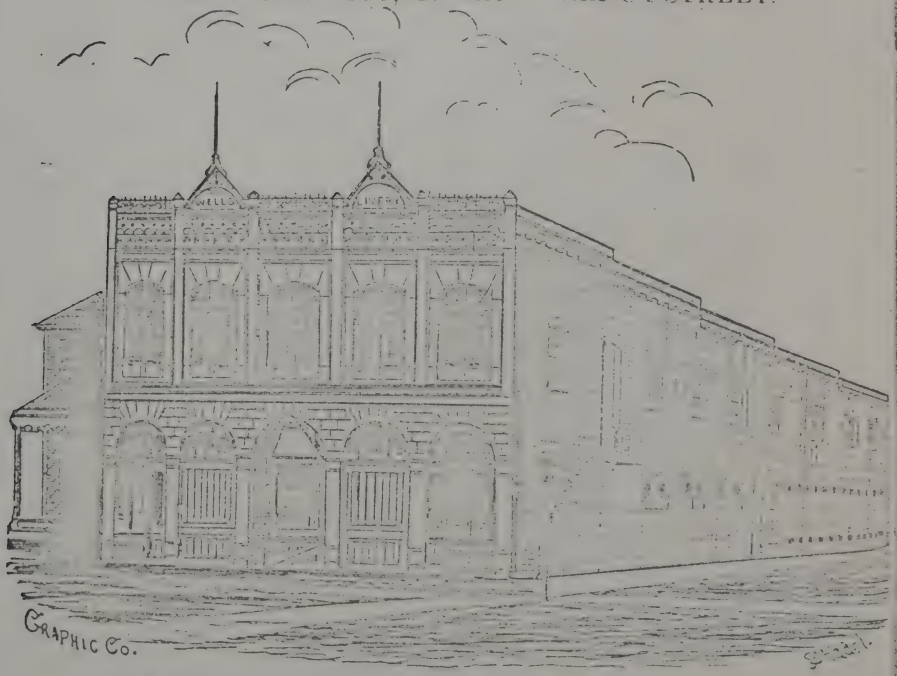
SNEER BLOCK,
520 WEST WALNUT STREET.



HIRSCH BROS. (GLOBE BLOCK)
401 WEST WALNUT STREET.

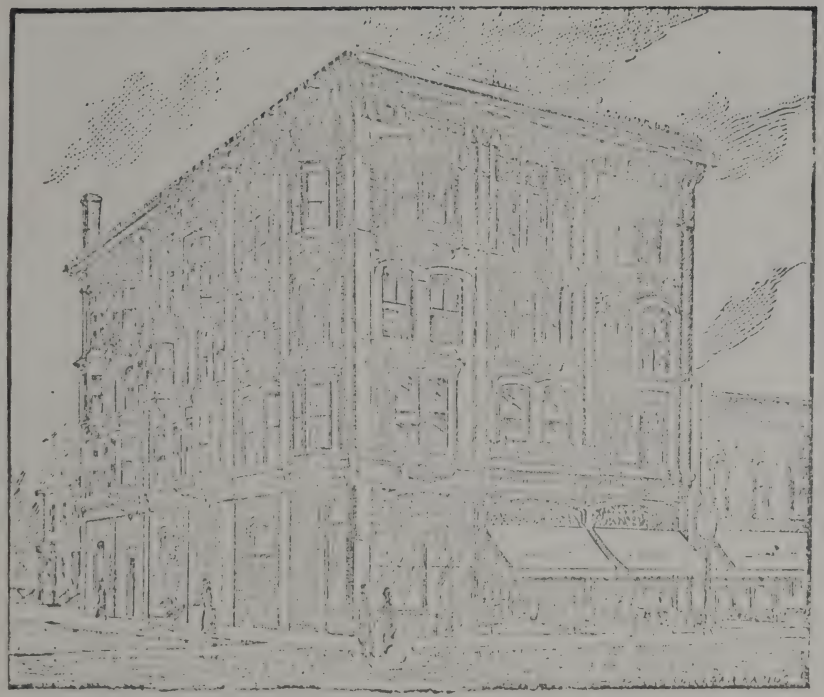


CHARLES HEWITT, 323 WEST WALNUT STREET.

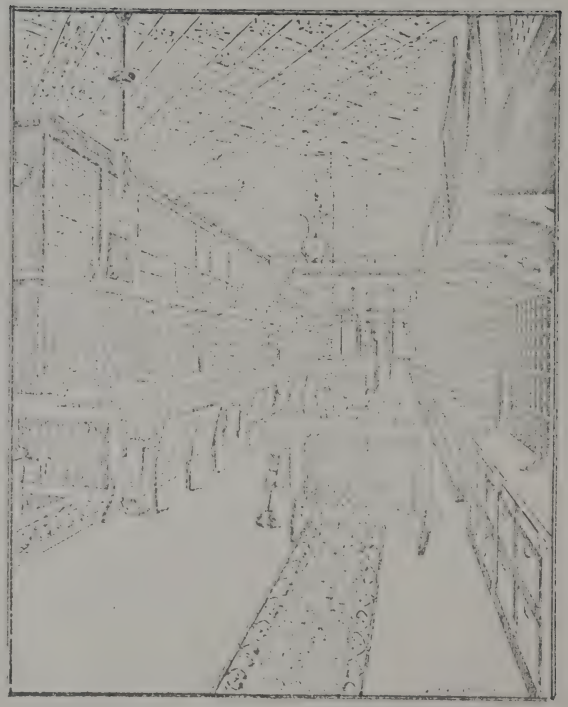


L. J. WELLS, 818 AND 820 WEST MULBERRY STREET.

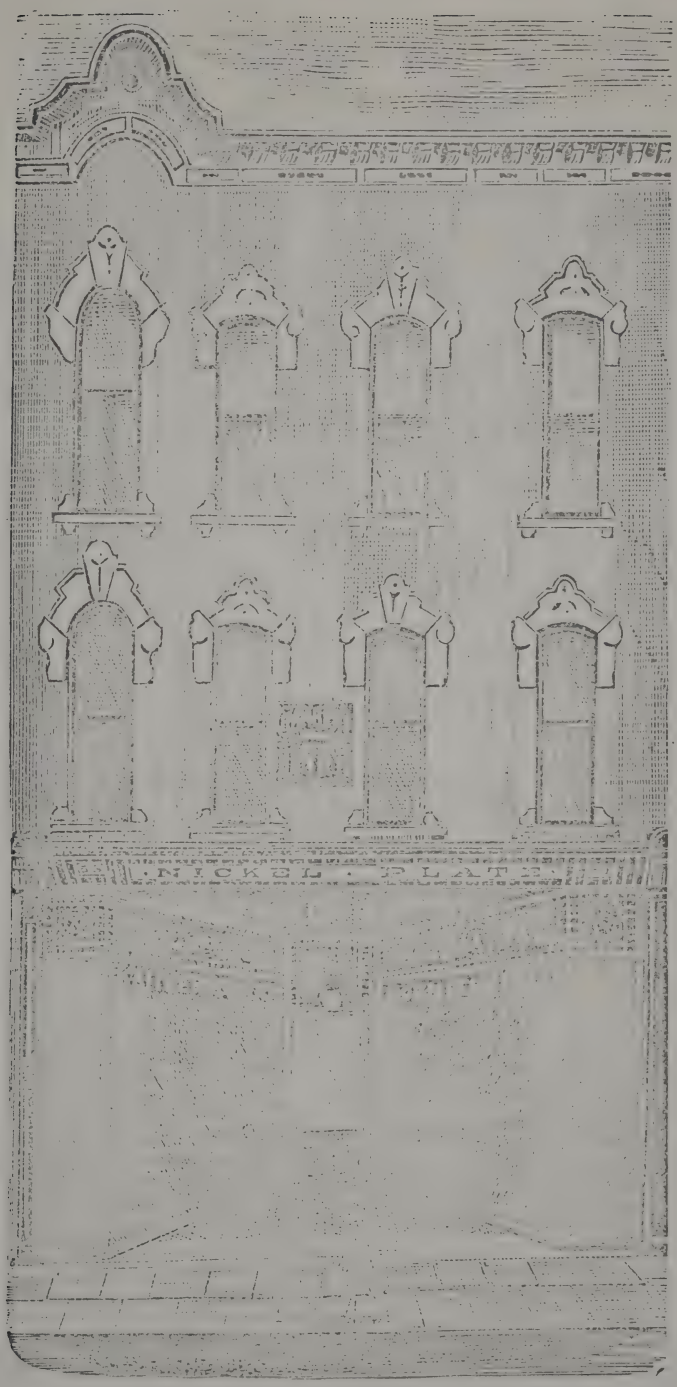
WELLS' LIVERY STABLE, 119 WEST FOURTH STREET.



ORIEL BLOCK, WEST WALNUT, N. E. COR. NINTH STREET.



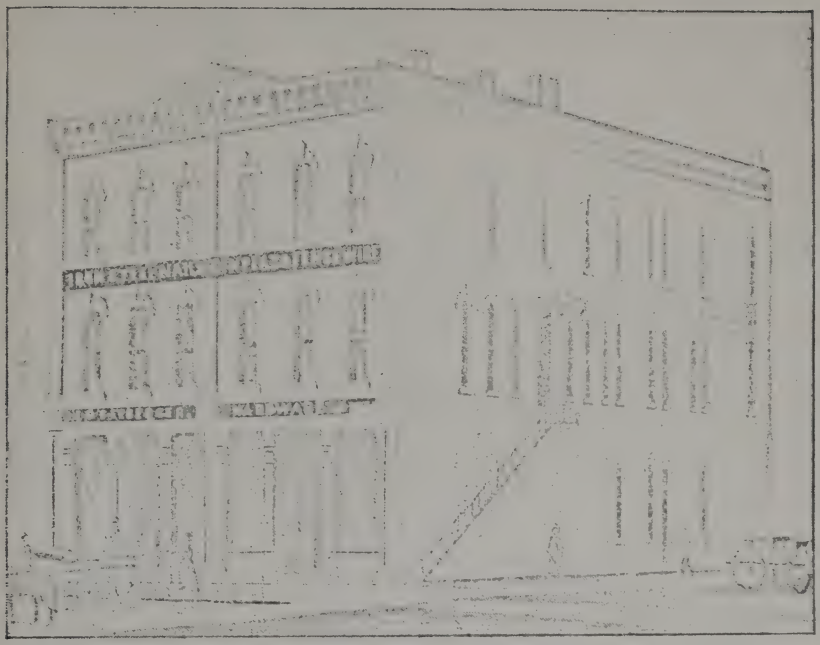
INTERIOR VIEW C. L. KAHLER & CO, 519 WEST WALNUT STREET.



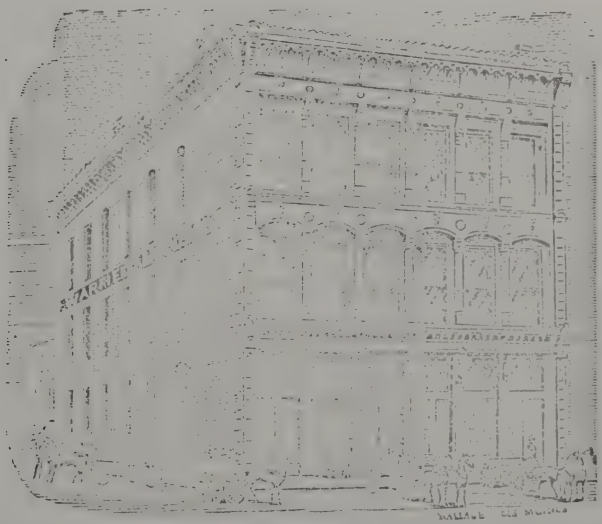
C. L. KAHLER & CO., 519 WEST WALNUT STREET.

SEEBURGER BLOCK, 423 WEST WALNUT STREET.

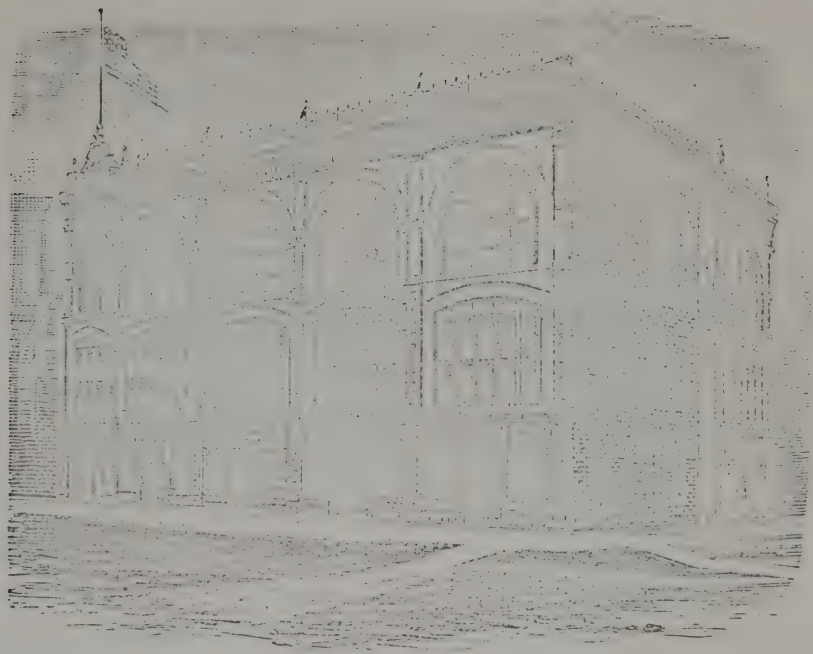
POLK COUNTY SAVINGS BANK AND SECURITY LOAN AND TRUST CO., YOUNGERMAN BLOCK, WEST LOCUST, SOUTHWEST CORNER FIFTH STREET.



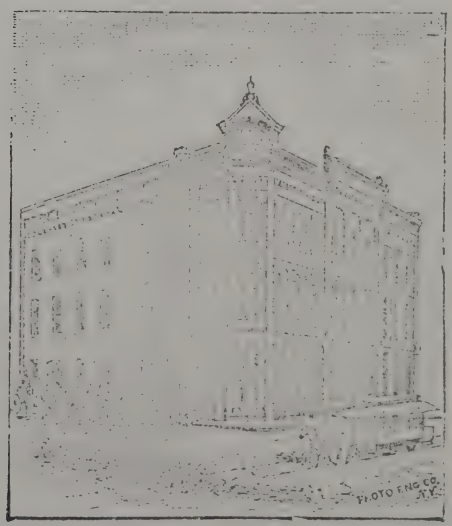
J. D. SEEBERGER, 422 AND 424 WEST COURT AVENUE.



WARFIELD, HOWELL, WATT CO., WEST COURT AVENUE, CORNER FIRST STREET.



SHANK BROS., G. A. R. BUILDING, WEST SIXTH, COR. MULBERRY ST.

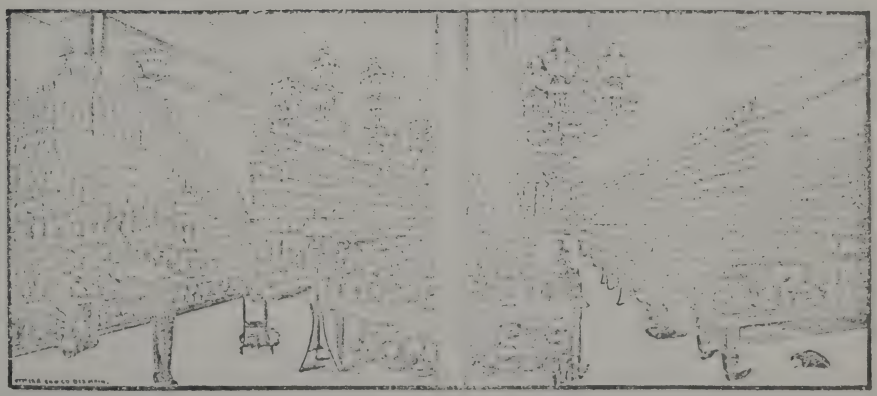


SPERRY, WATT & GARVER, 202 AND 204 WEST WALNUT STREET.

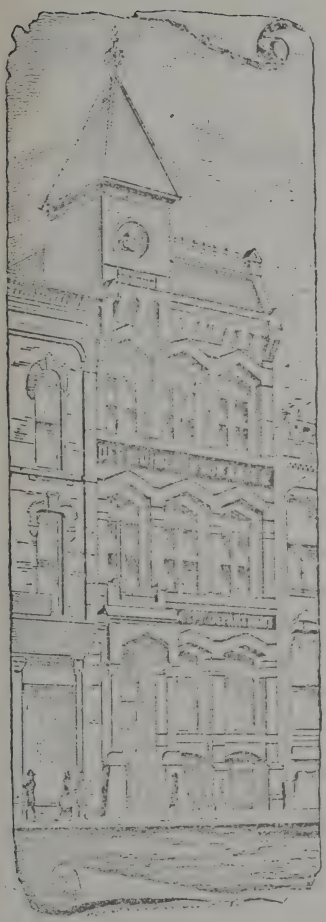
B. F. JAQUITH, 307 WEST COURT AVENUE.

CONTINENTAL CLOTHING HOUSE, 609 WEST WALNUT STREET.

PERKINS, GATCH & CO., 213, 215 AND 217 WEST FOURTH STREET.



PERKINS, GATCH & CO. (INTERIOR VIEW), 215 AND 217 W. FOURTH ST

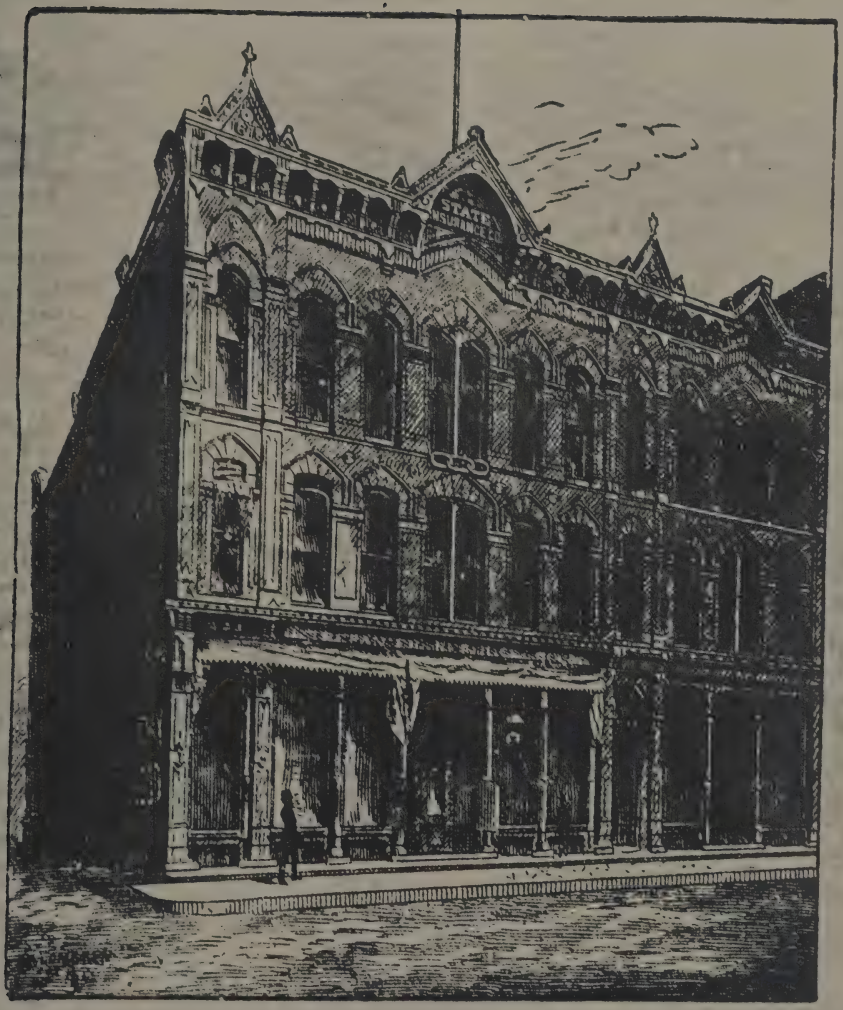


DES MOINES FIRE INSURANCE CO., ALDINE BLK., 405 WEST COURT AVE.

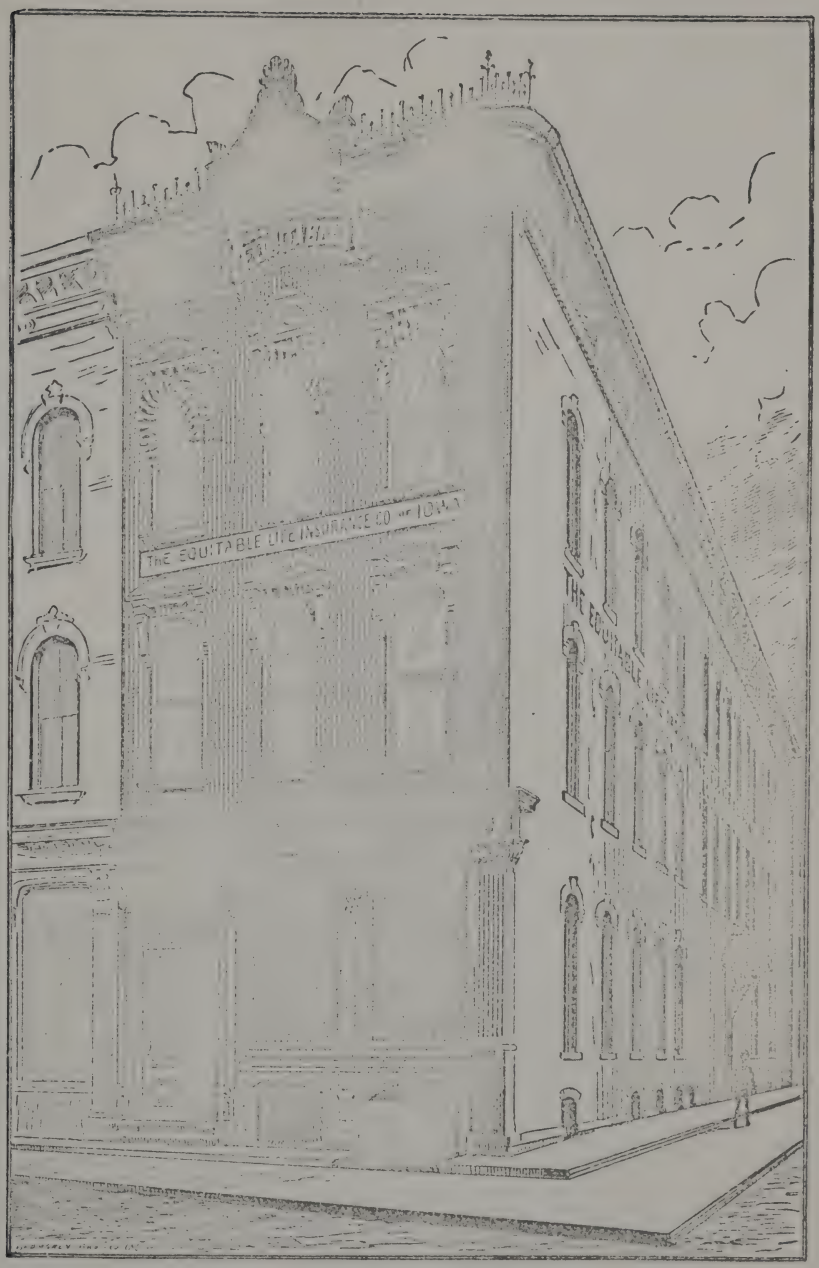
STACY JOHNS & CO., 512 WEST WALNUT STREET.

CARTER & HUSSEY, 310 WEST WALNUT STREET.

MUNGER'S LAUNDRY, 220 WEST THIRD STREET.

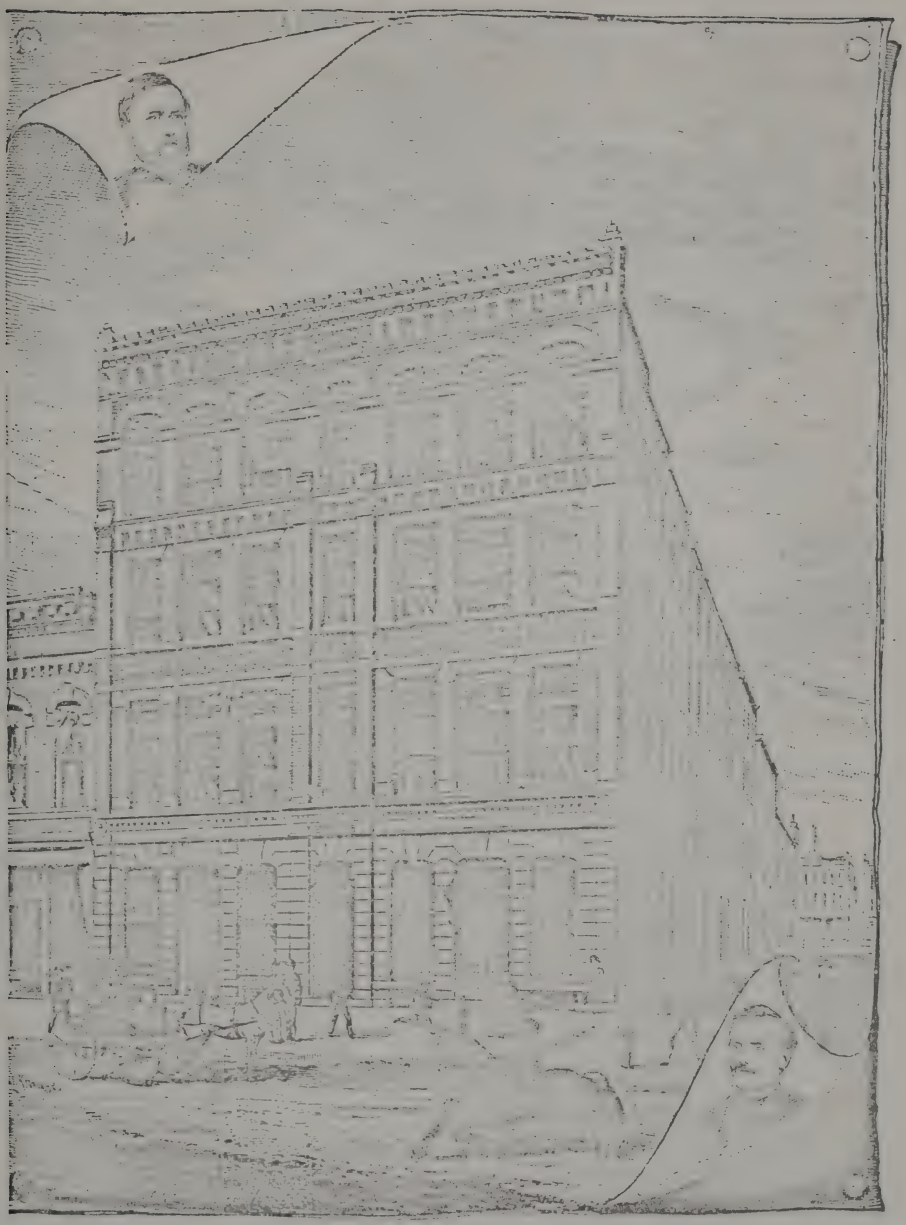


STATE INSURANCE CO. BLOCK, 219, 221 AND 223 WEST FOURTH ST.



EQUITABLE LIFE INSURANCE CO. OF IOWA, EQUITABLE BUILDING, 201 WEST FIFTH STREET.

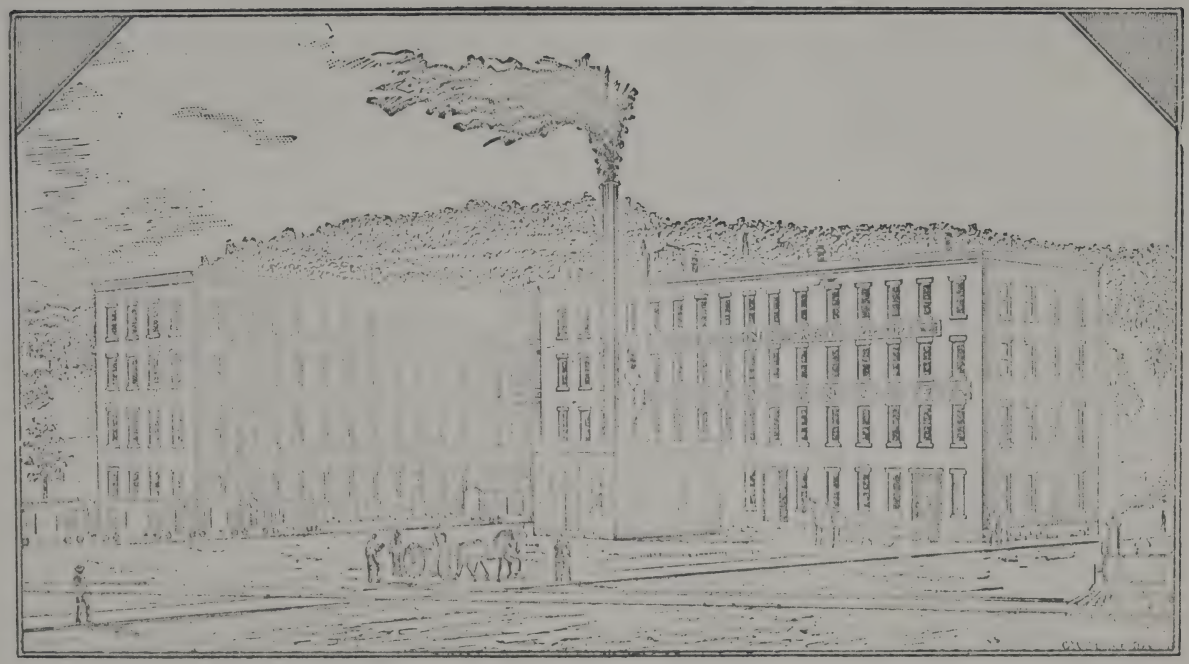
GOOD BLOCK, WEST WALNUT, COR. FIFTH STREET



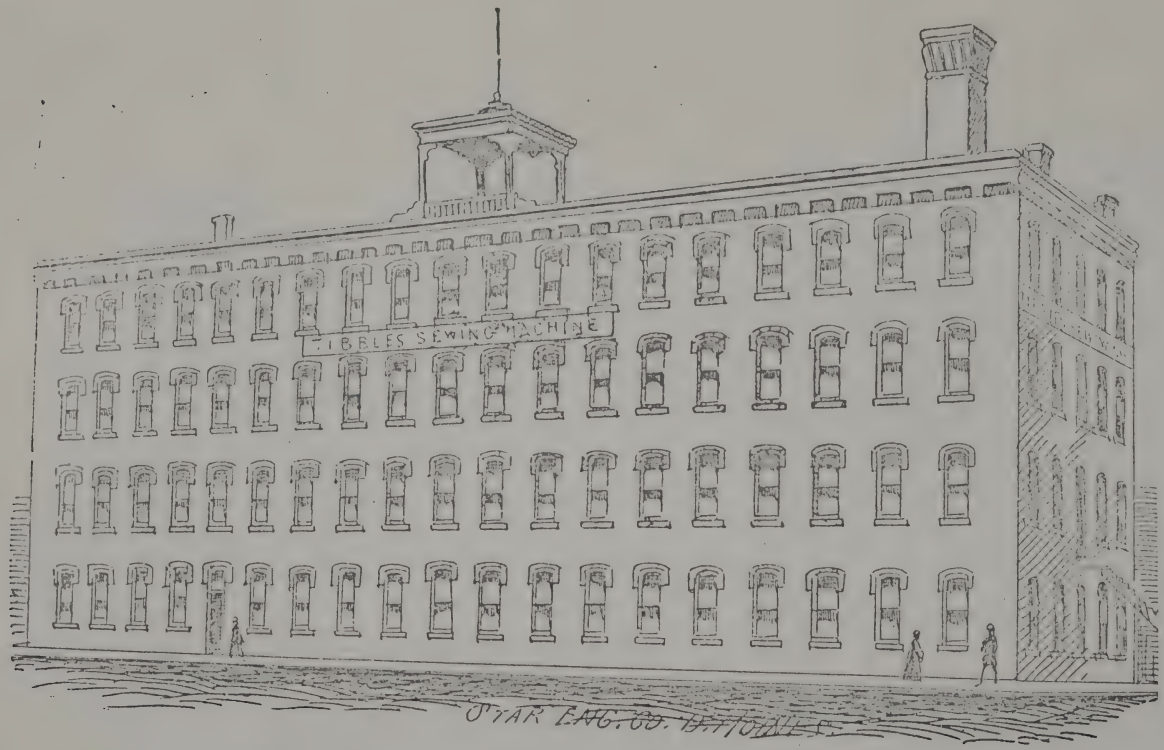
OFFICE BUILDING, 213 WEST FIFTH STREET.

NORTHWESTERN SUSPENDER COMPANY'S FACTORY, WEST COURT AVENUE, CORNER THIRD STREET.

RANDALL & DICKEY, EAST LOCUST, CORNER FOURTH STREET.

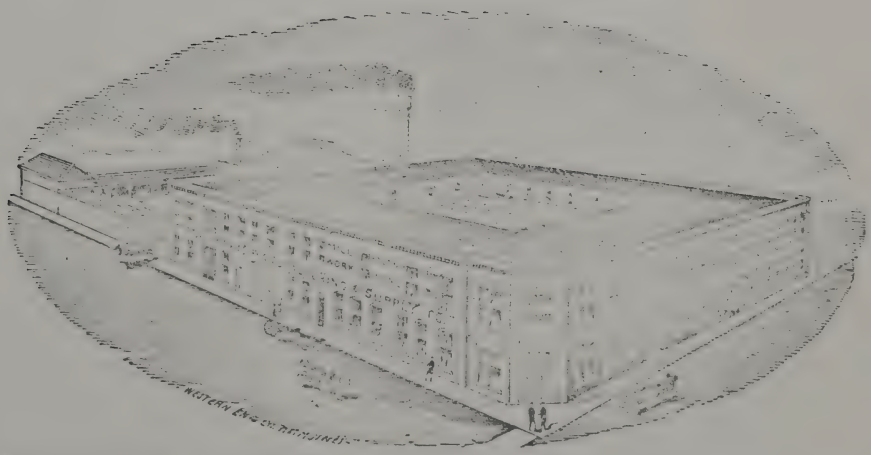


DES MOINES BUGGY COMPANY, SOUTH DES MOINES.

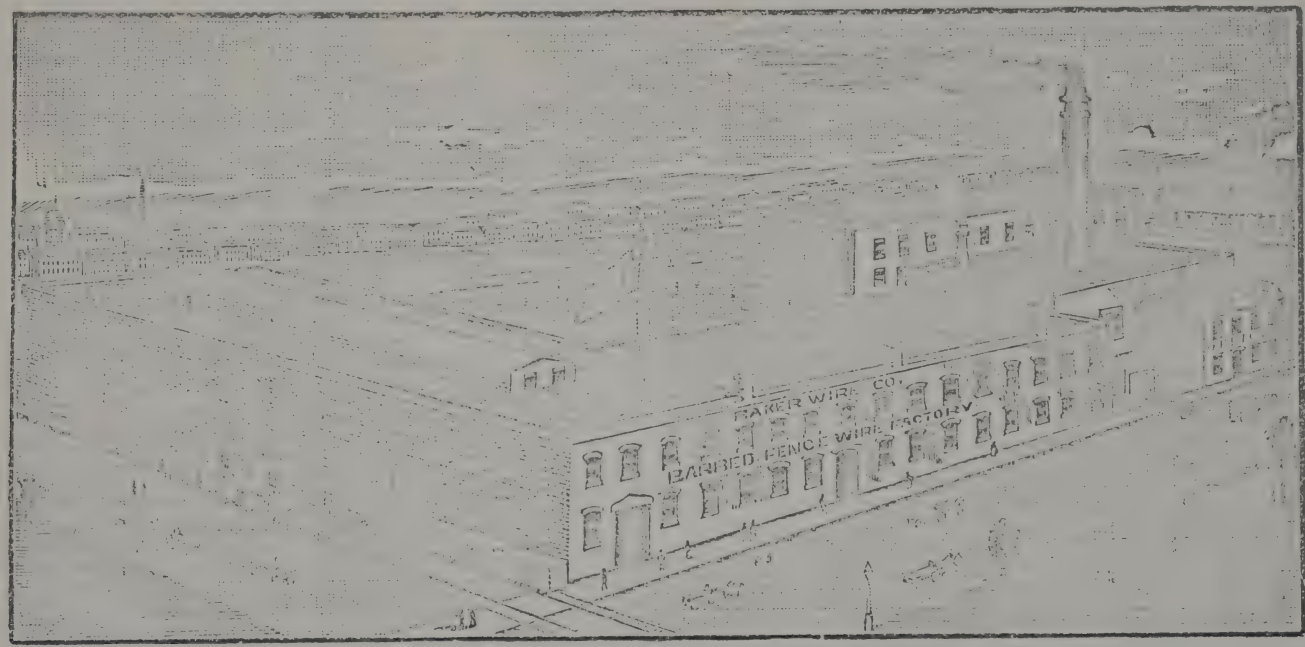


TIBBLES SEWING MACHINE, GRANT PARK.

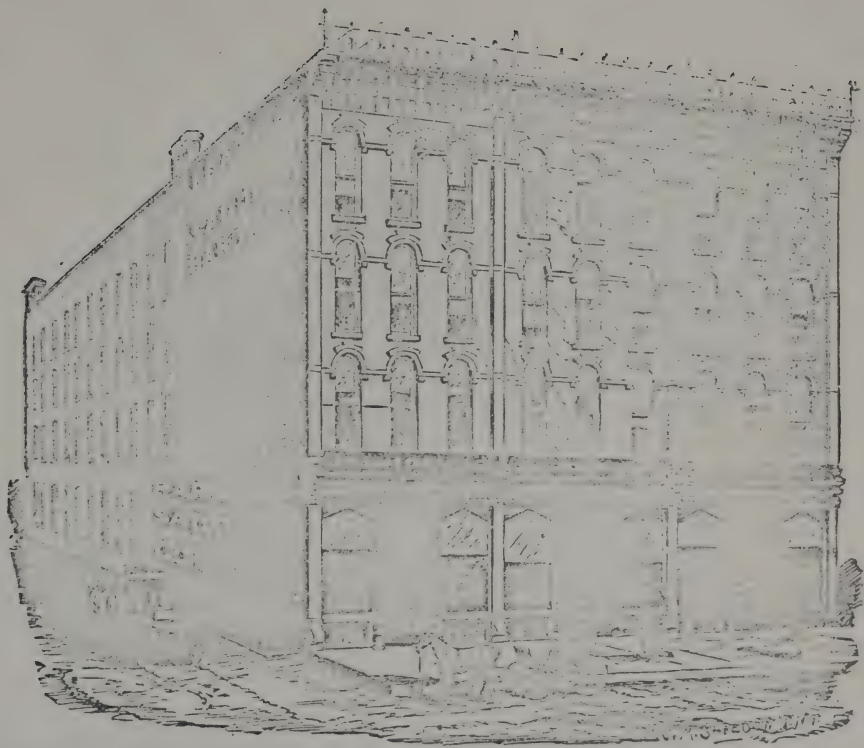
DES MOINES COTTON MILL, GRANT PARK.



DES MOINES MANUFACTURING AND SUPPLY COMPANY, COR. EAST COURT AVENUE AND FIRST STREET.

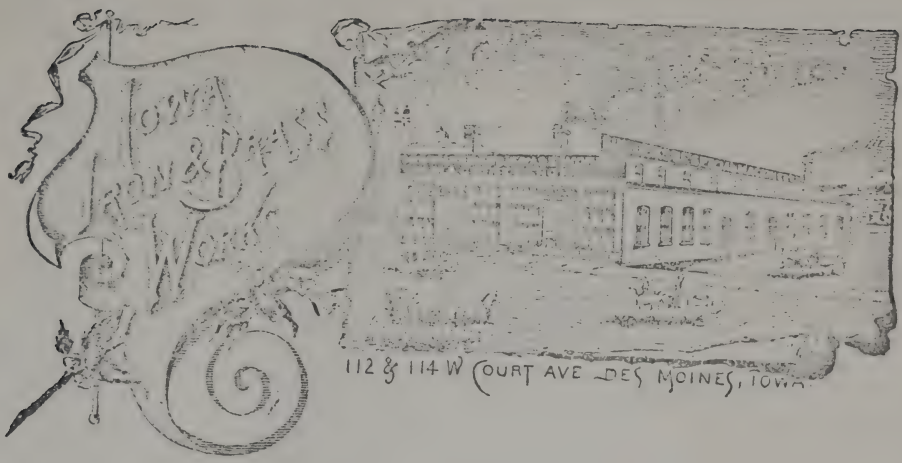


BAKER WIRE COMPANY, WEST FIRST, CORNER MARKET STREET.

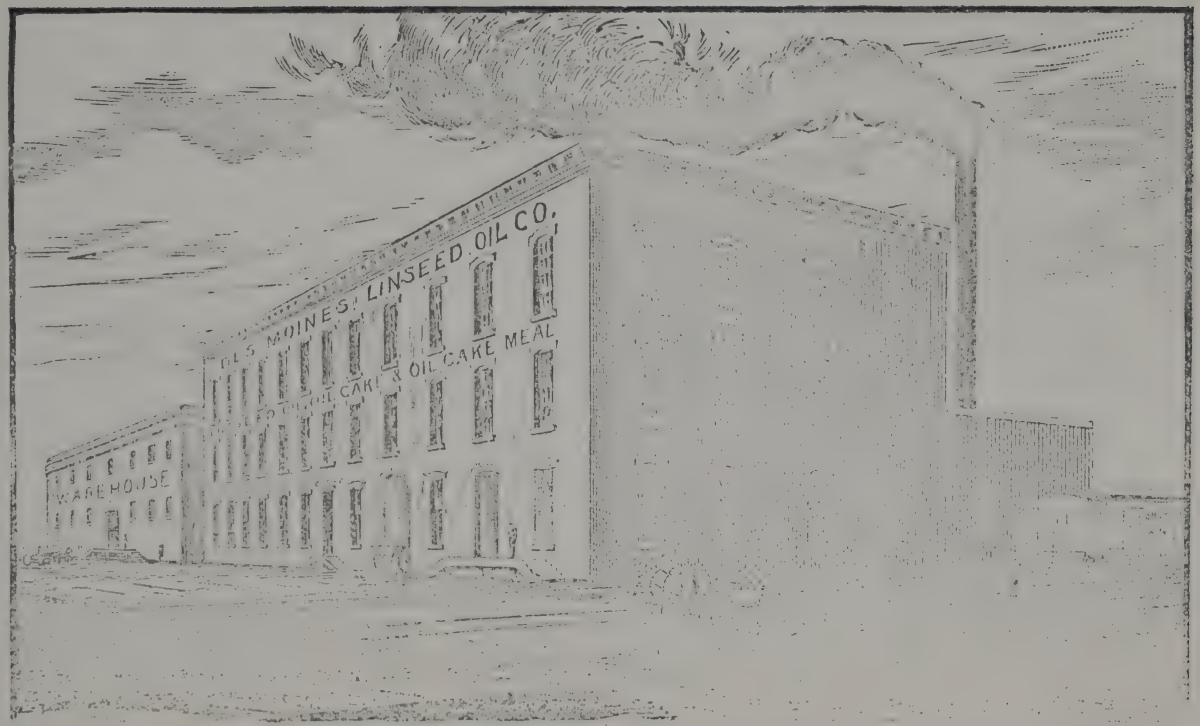


DES MOINES SADDLERY CO., 29 AND 31 WEST COURT AVENUE.

CAPITAL CITY PLANING MILL, COR. EAST SECOND STREET AND COURT AVENUE.

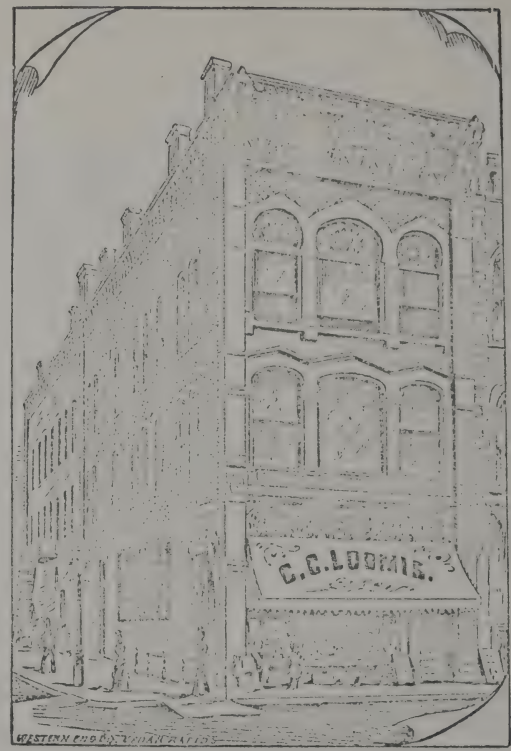


PITT CARRIAGE COMPANY, 812 AND 814 WEST WALNUT STREET.



DES MOINES LINSEED OIL COMPANY, EAST FOURTH, COR. VINE STREET.

GREGG, BARNES & PARKER, 118 AND 120 WEST FOURTH STREET.

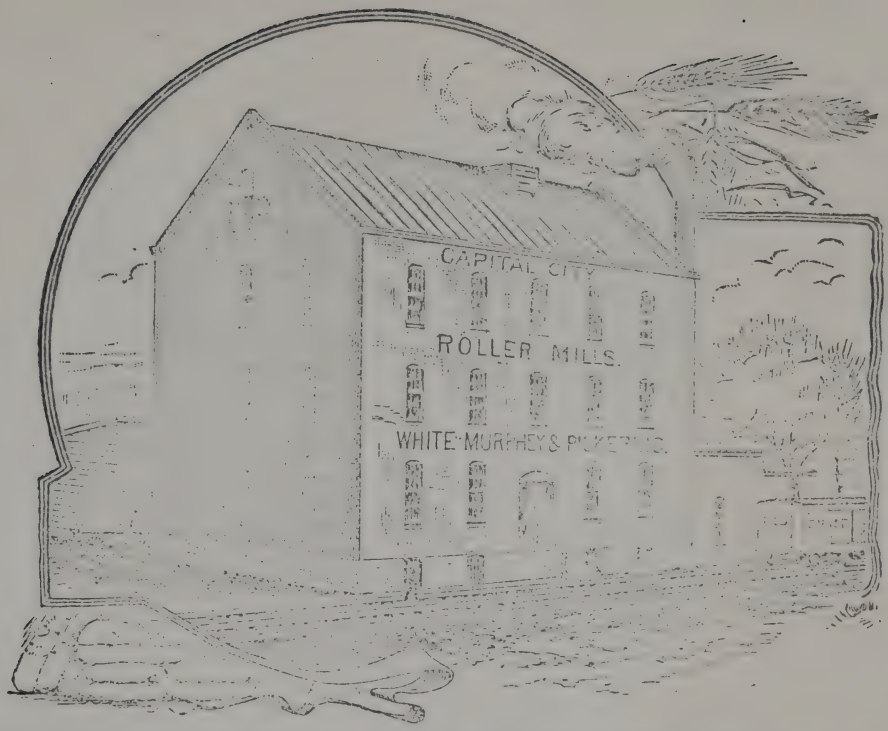


L. B. THOMAS (SUCCESSOR TO C. C. LOOMIS), WEST WALNUT, CORNER SEVENTH STREET.

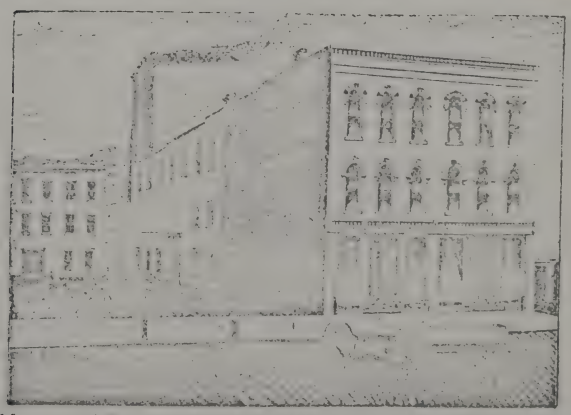
PITCAIRN BLOCK, 1107 AND 1107 WEST WALNUT STREET.

MENNIG & SLATER, 120 AND 122 WEST SECOND STREET.

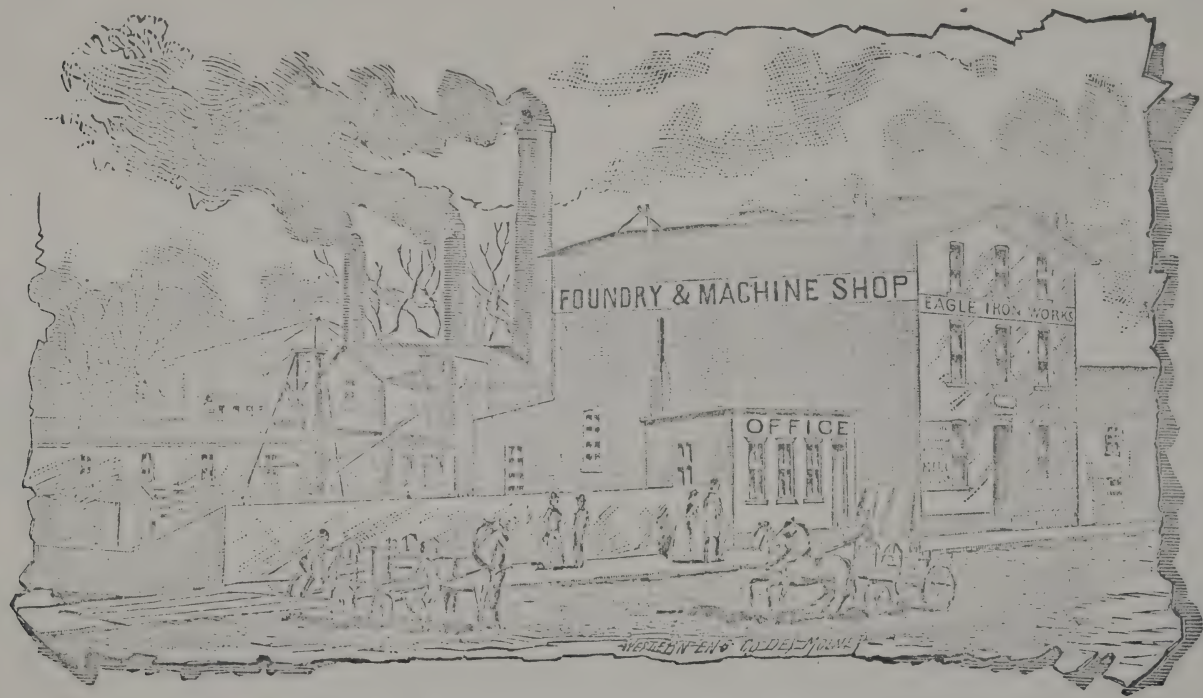
MOGELBERG & FRANZ, 207 WEST SIXTH STREET.



CAPITAL CITY ROLLER MILLS, EAST THIRD, COR. VINE STREET.

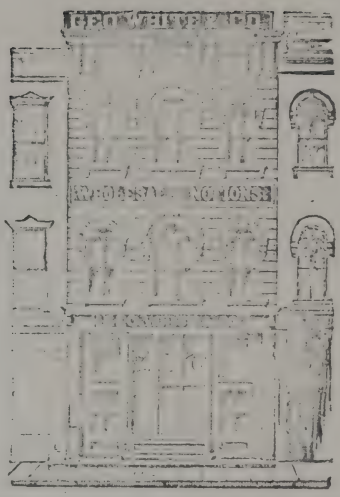


CARMAN & SCHMITT, 105 AND 111 WEST SECOND STREET.

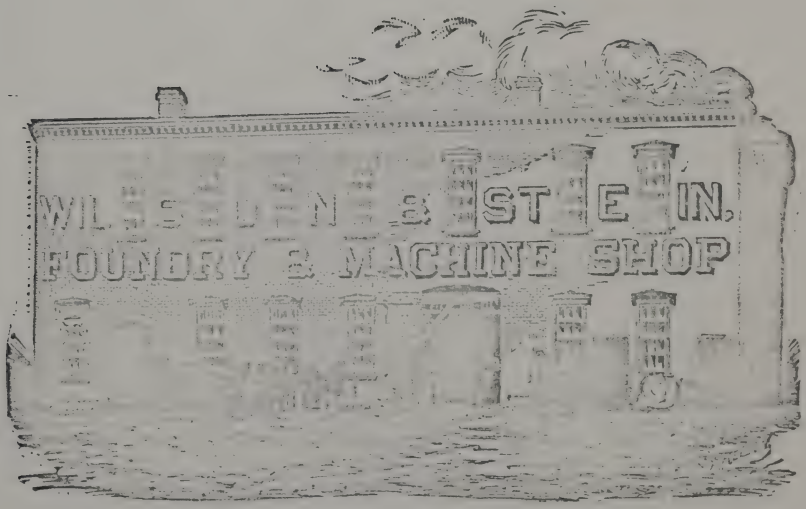


EAGLE IRON WORKS, EAST COURT AVENUE, CORNER THIRD STREET.

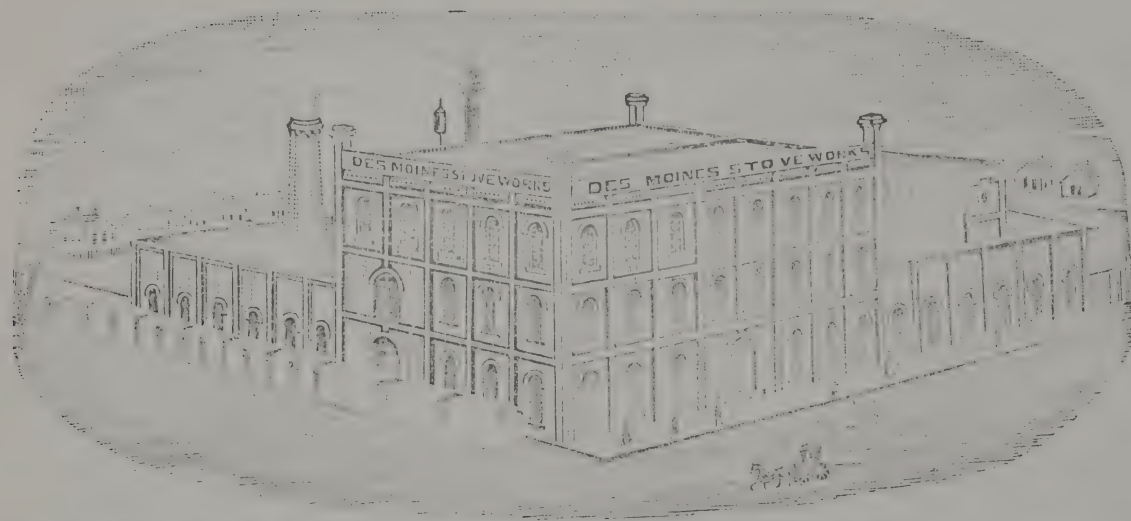
FACTORY 307, 309 AND 311 EAST FIRST STREET. OFFICE AND WAREROOMS 503 AND 505 WEST COURT AVENUE.



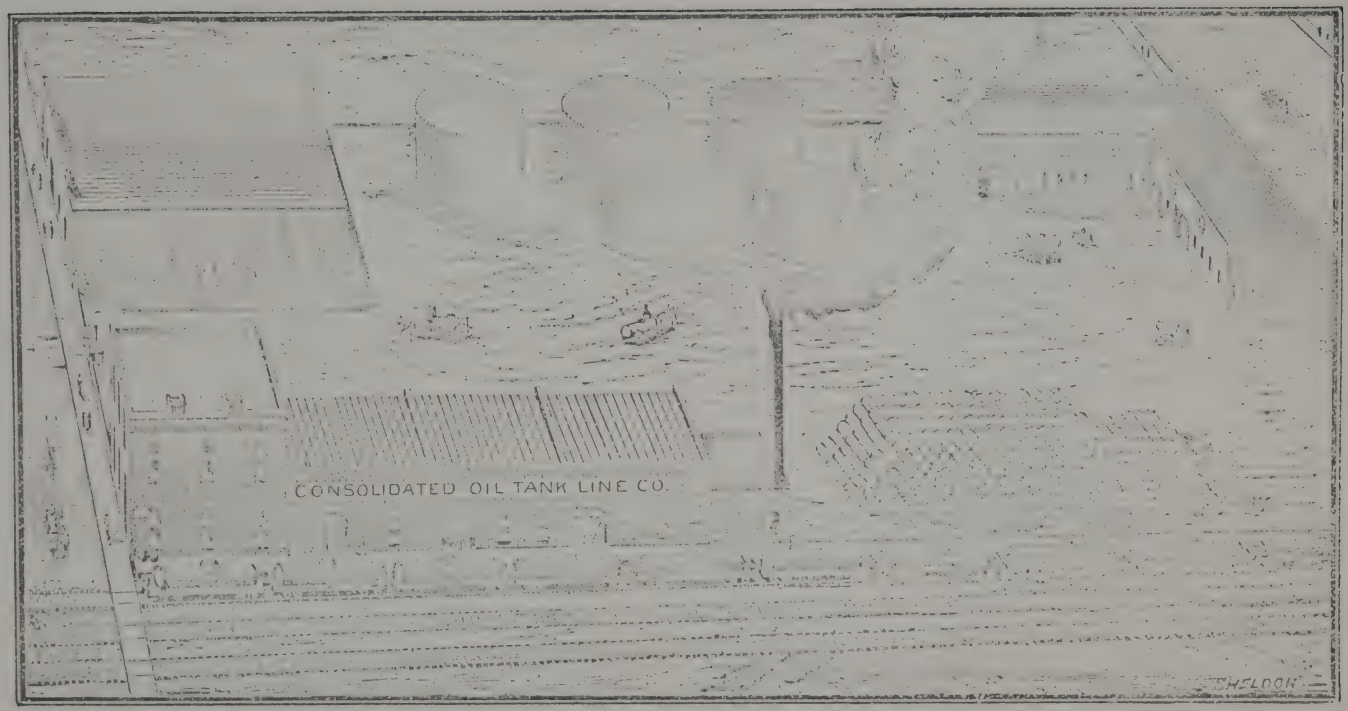
GEORGE WHITE & CO., 217 WEST COURT AVE.



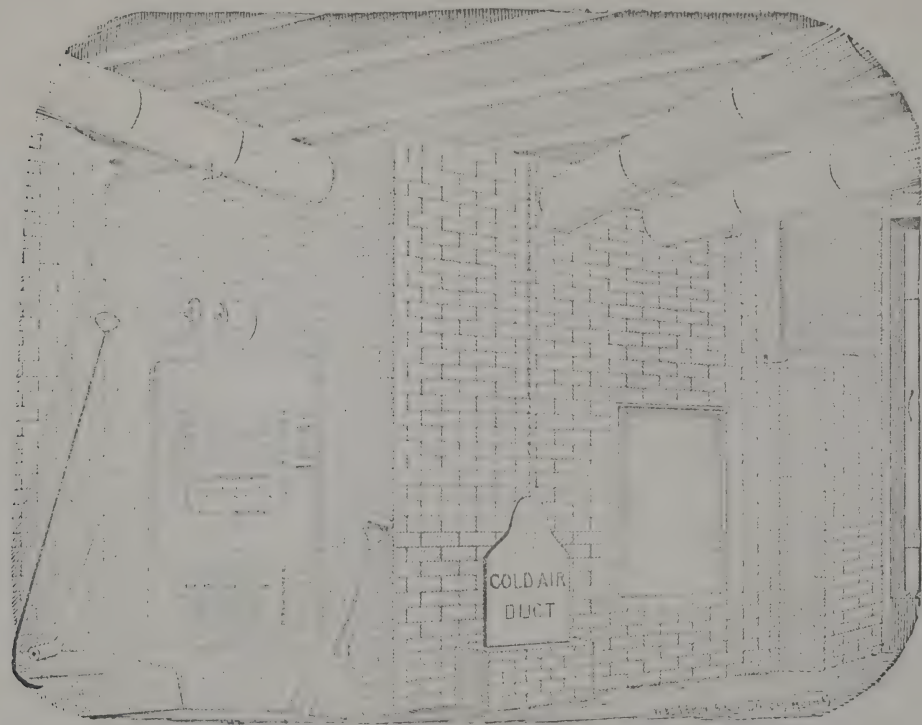
WILSON & STEIN, 221, 223 AND 225 EAST FIRST STREET.



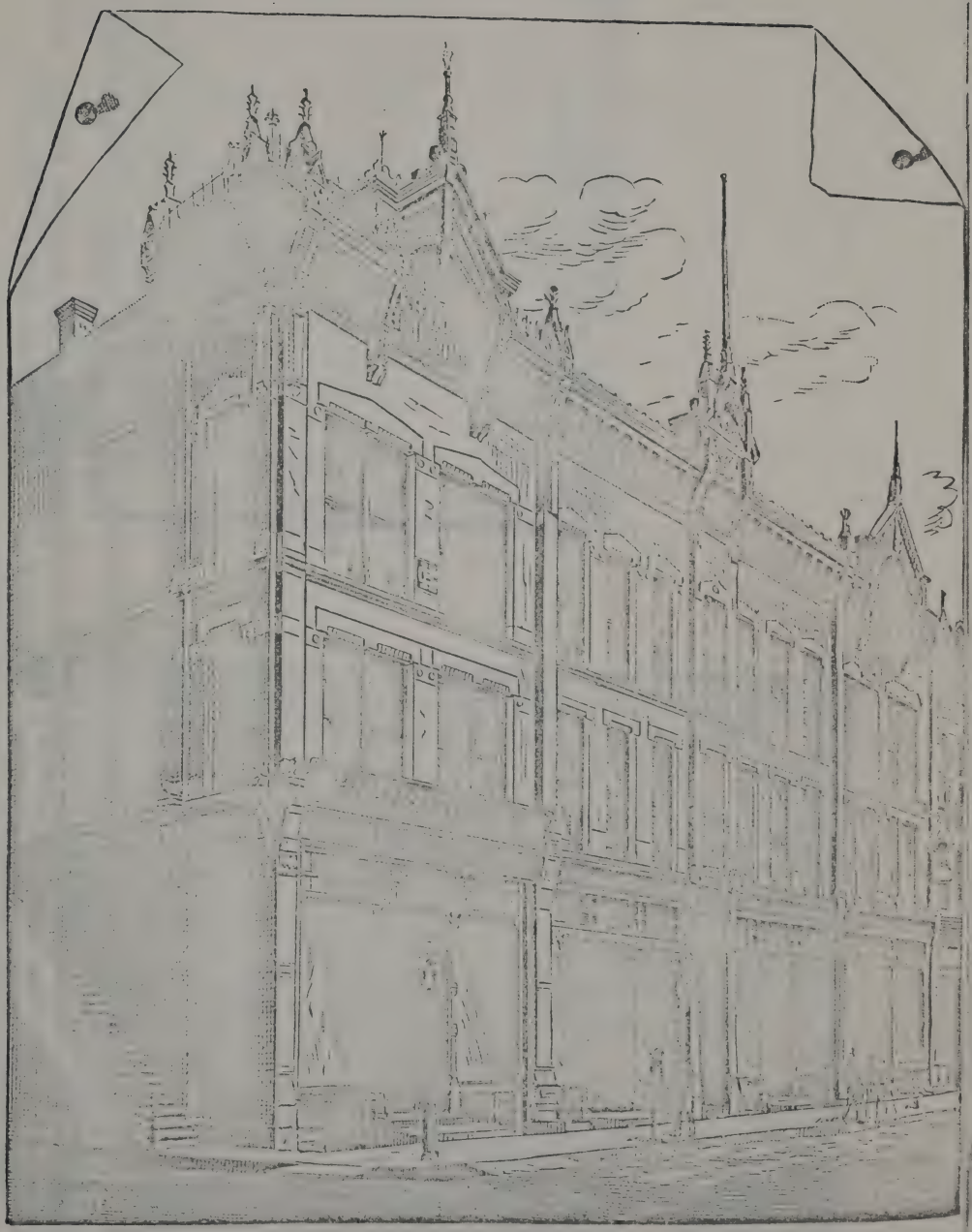
DES MOINES STOVE WORKS. FACTORY, CAPITAL PARK. OFFICE, 207 W. FIFTH ST.



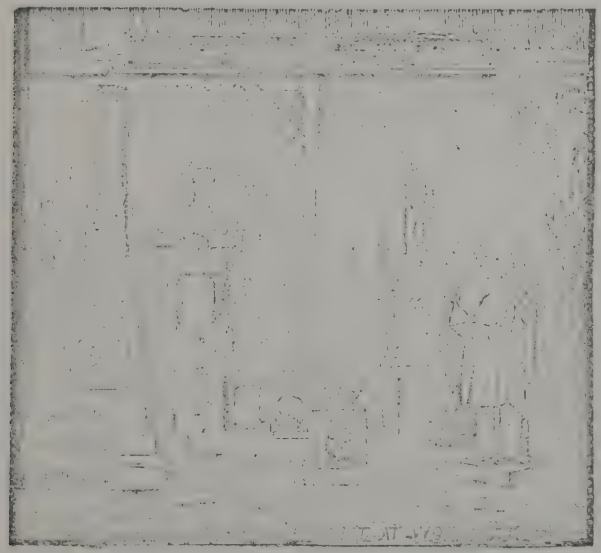
THE CONSOLIDATED TANK LINE COMPANY'S GROUNDS AND BUILDINGS, 200 E. SOUTH FIFTH ST.



WEIR FURNACE. MANUFACTURED EAST COURT AVENUE.
OFFICE, 611 WEST LOCUST STREET.



LEHANE, WEITZ & MILLS BLOCK, 212, 214 AND 216 WEST FOURTH ST.



WESTERN WHITE BRONZE WORKS (INTERIOR VIEW), SOUTH DES MOINES.

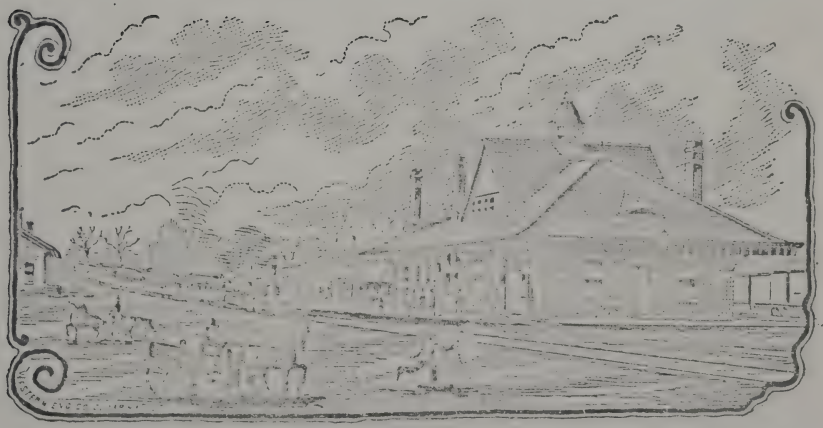
IOWA MINERAL PAINT AND OCHRE WORKS (INTERIOR VIEW), SOUTH DES MOINES.

THE CARTER WINDMILL FACTORY, 221 AND 223 EAST COURT AVENUE.

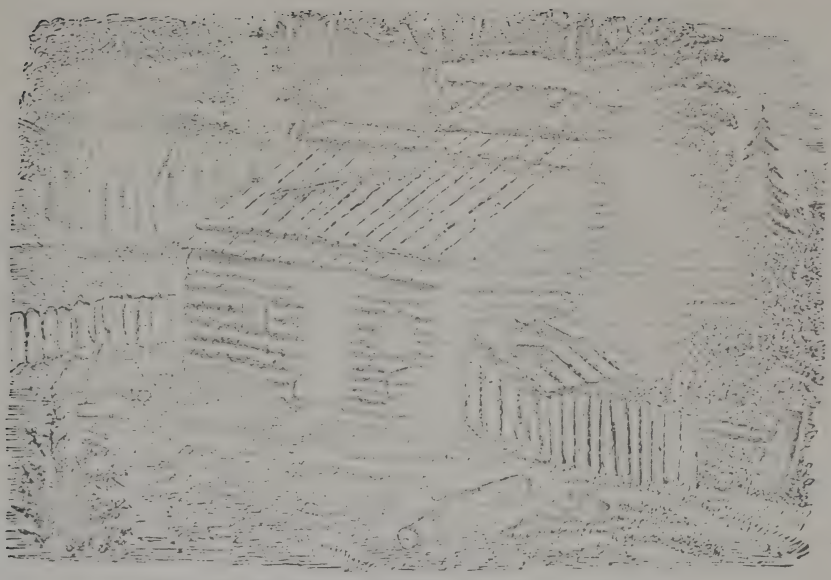
CHICAGO, ROCK ISLAND AND PACIFIC DEPOT, WEST VINE, BETWEEN THIRD AND FOURTH STREETS.

CHICAGO, ROCK ISLAND AND PACIFIC DEPOT AND INTERIOR VIEW AT STATE FAIR GROUNDS.

C. & N. W. PASSENGER DEPOT, EAST FOURTH, COR. WALNUT ST



C., B. & Q. PASSENGER DEPOT, WEST FOURTH, COR. MARKET ST.

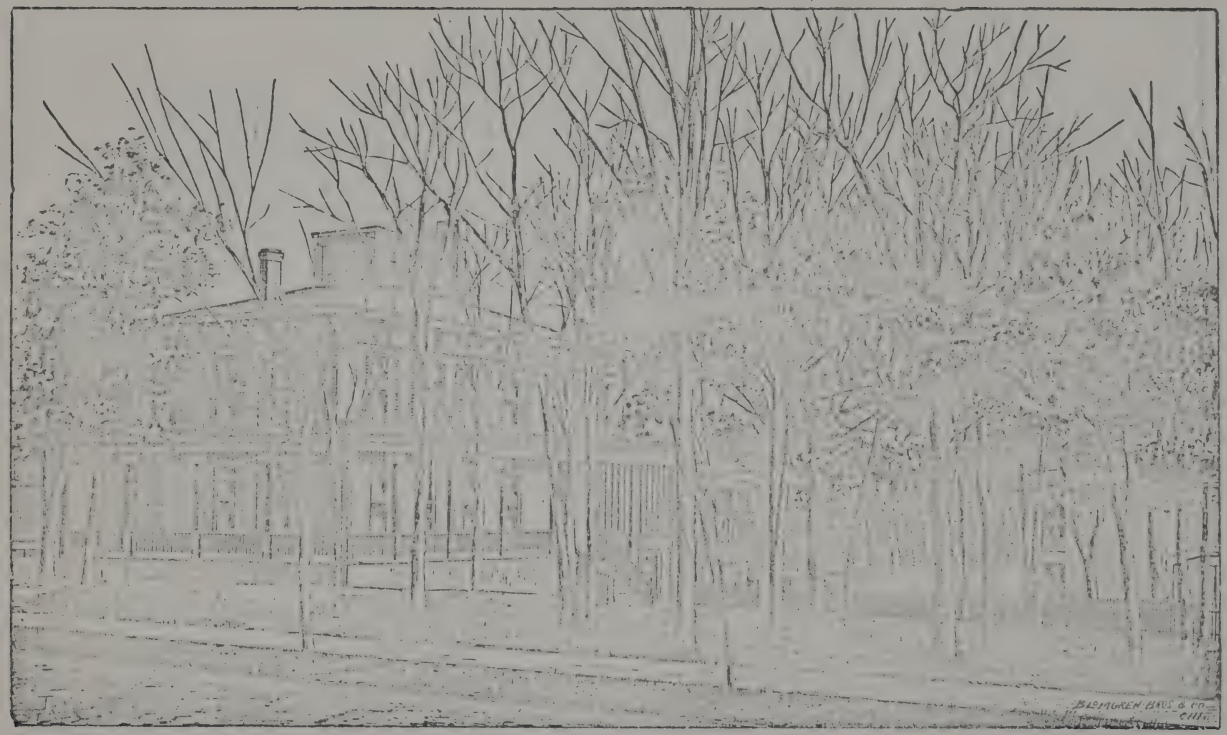


FIRST HOUSE BUILT IN DES MOINES.

RESIDENCE OF L. HIRBACH, WEST FIFTH, COR. CENTER ST.

RESIDENCE OF MRS. C. A. CLARKE, 566 WEST SEVENTH STREET.

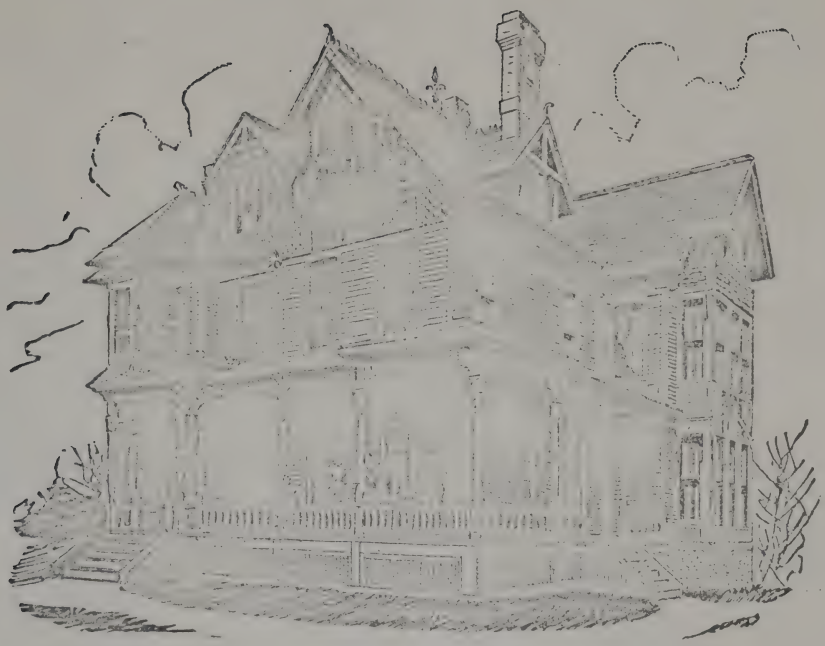
RESIDENCE OF J. D. SEEBERGER, WEST GRAND AVENUE, COR. NINETEENTH STREET.



RESIDENCE OF N. B. COLLINS, 715 WEST FIFTH STREET.

RESIDENCE OF J. A. JACKSON, ARLINGTON HEIGHTS, NORTH DES MOINES.

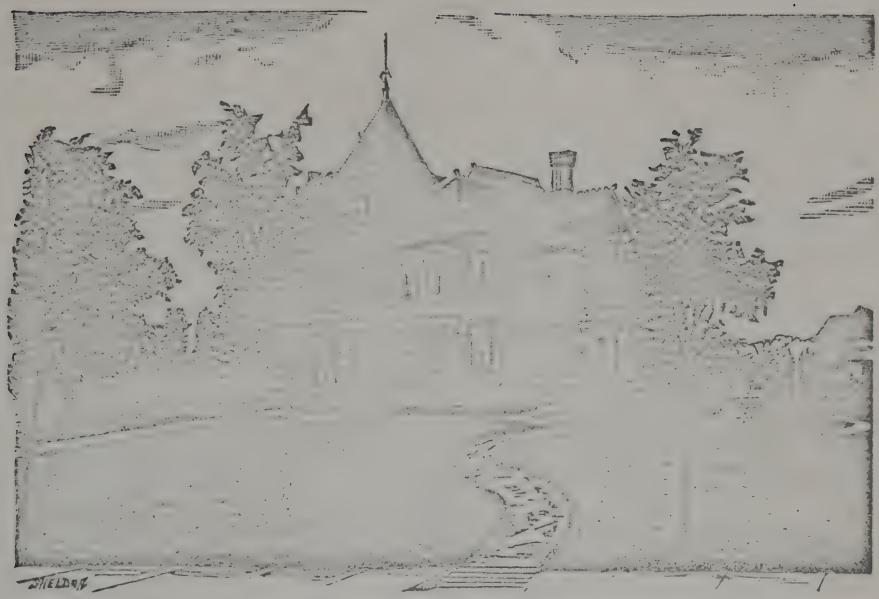
RESIDENCE OF J. H. WINDSOR, WEST GRAND AVENUE.



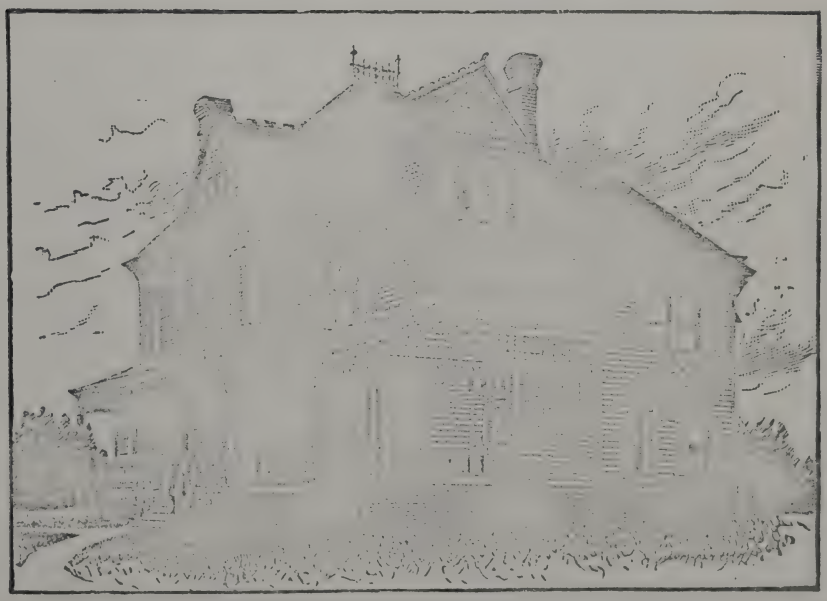
RESIDENCE OF H. B. HEDGE, WEST GRAND AVENUE.

RESIDENCE OF W. M. McCAIN, WEST GRAND AVENUE.

RESIDENCE OF H. C. HARRIS, 717 WEST FOURTH STREET.

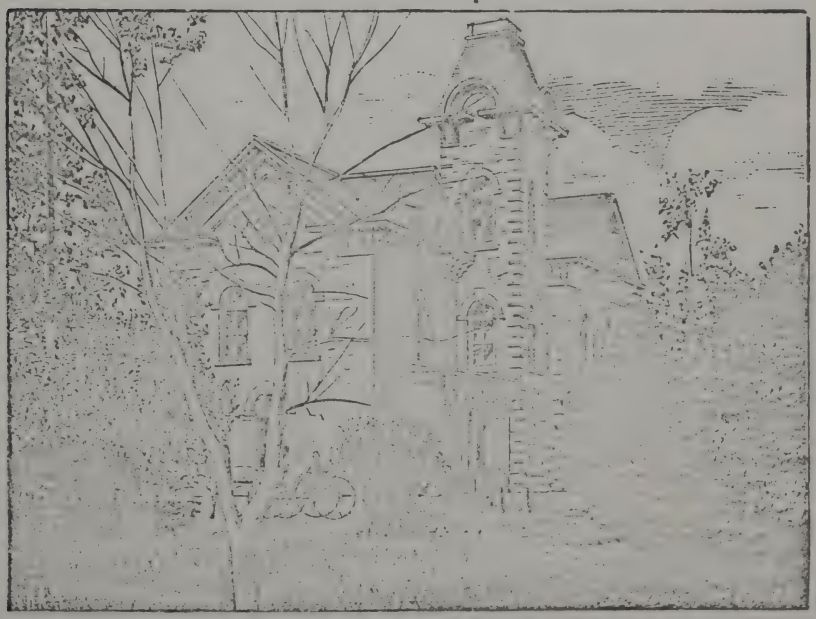


RESIDENCE OF W. W. LYONS, LYONS PARK.



RESIDENCE OF C. S. NEWCOMB, LYONS PARK.

RESIDENCE OF GEO. E. KING, 113 WEST PLEASANT STREET.



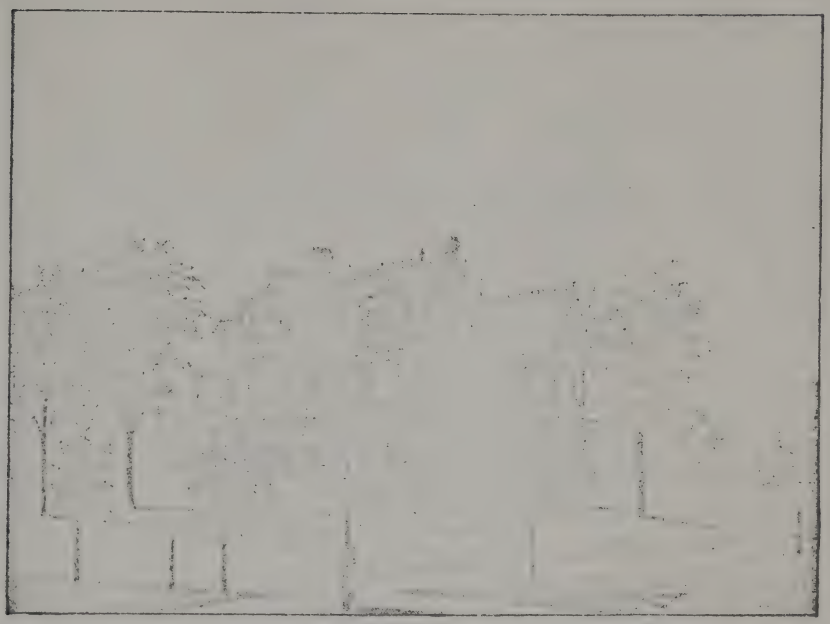
RESIDENCE OF WESLEY REDHEAD, EAST EIGHTEENTH, CORNER BROOKS STREET.

RESIDENCE OF GEORGE H. LEWIS, WEST CHESTNUT, BETWEEN FOURTH AND FIFTH STREETS.

RESIDENCE OF L. HARBACH, 805 WEST FIFTH STREET.

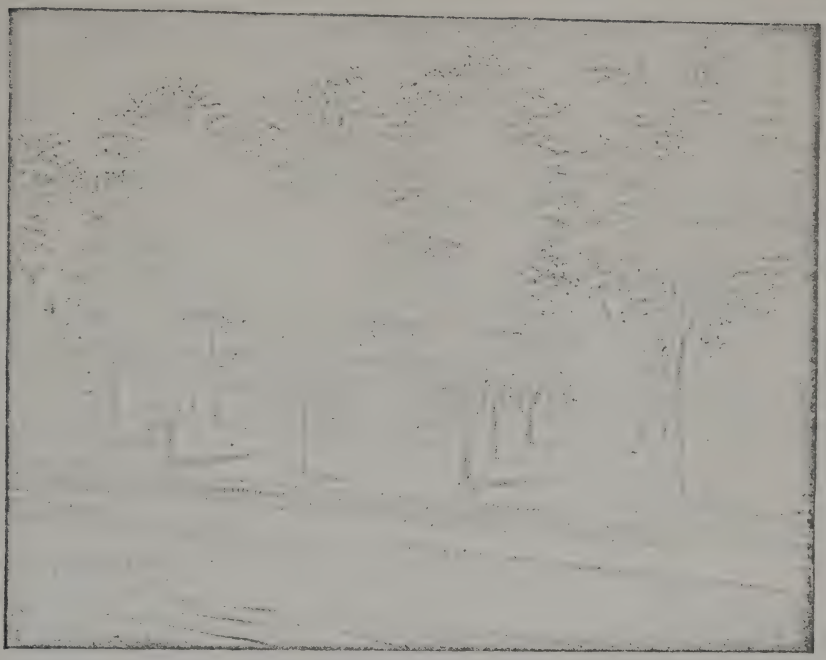
RESIDENCE OF GEO. SNEER, WEST EIGHTH, COR. CROCKER ST.

STUDENTS' HOME, UNIVERSITY PLACE.



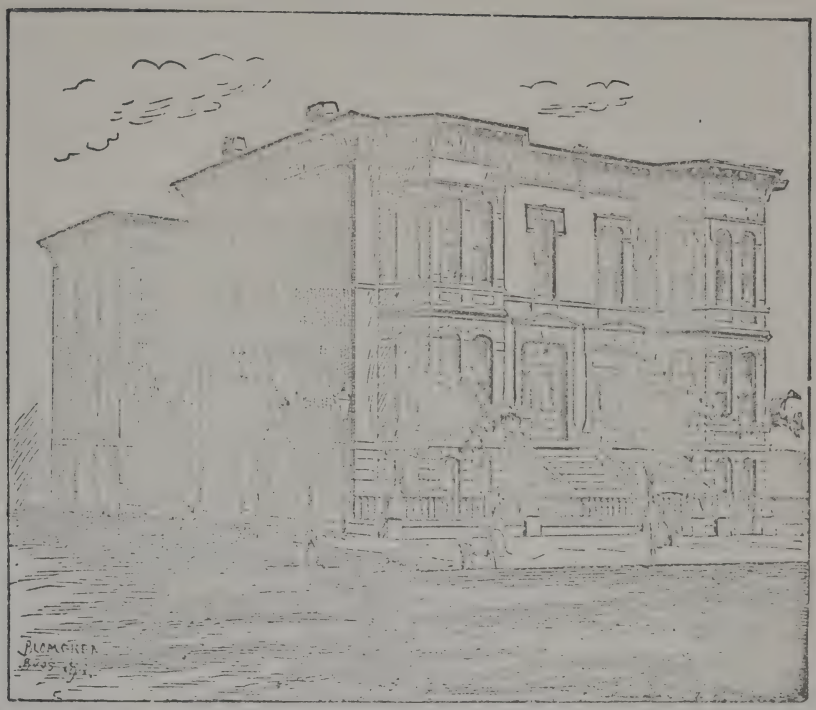
RESIDENCE OF CHARLES HEWITT, 908 WEST EIGHTH STREET.

EWING RESIDENCE ROW, WEST PARK, BETWEEN SEVENTH AND EIGHTH STREETS.



RESIDENCE OF S. A. ROBERTSON, 1409 WEST PLEASANT STREET.

RESIDENCE OF E. D. SMITH, UNIVERSITY PLACE.

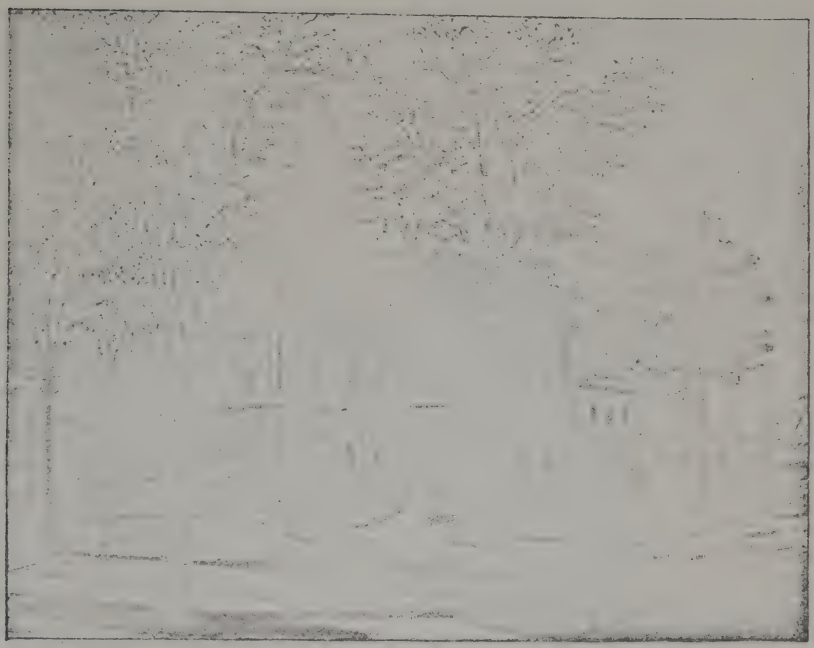


RESIDENCE OF C. YOUNGERMAN, 523 WEST THIRD STREET.

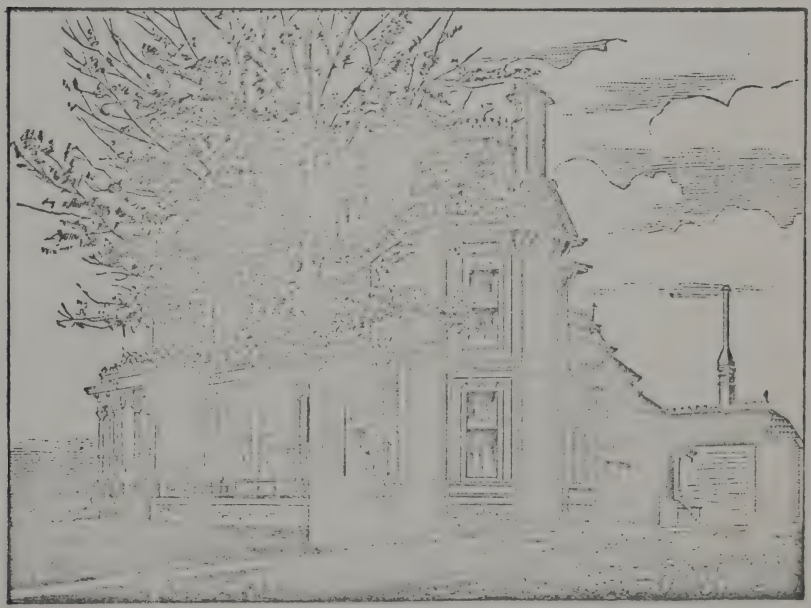
RESIDENCE OF L. M. SANDFORD, WEST FIFTEENTH, CORNER LINDEN STREET.

RESIDENCE OF CHARLES HUTCHINSON, CAPITAL PARK.

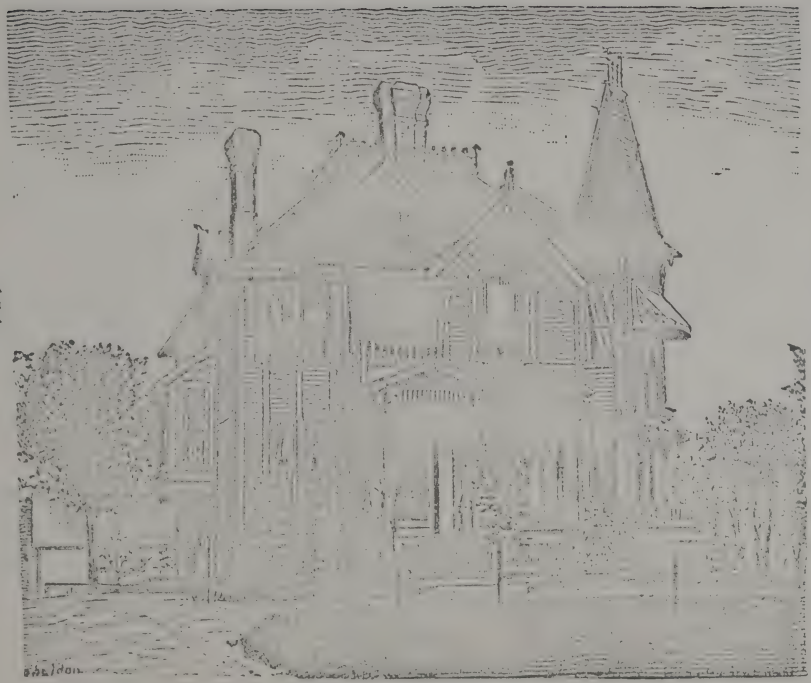
RESIDENCE OF A. G. CRAMBLITT, 1601 WEST NINTH STREET.



RESIDENCE OF E. R. CLAPP, 817 WEST PLEASANT STREET.



RESIDENCE OF J. S. McCORMICK, 1219 WEST PLEASANT STREET.



RESIDENCE OF CARROLL WRIGHT, WEST GRAND AVE.

RESIDENCE OF F. M. MILLS, 423 WEST CHESTNUT STREET.

RESIDENCE OF G. G. DAVISSON, 1311 W. NINTH ST., N. DES MOINES.

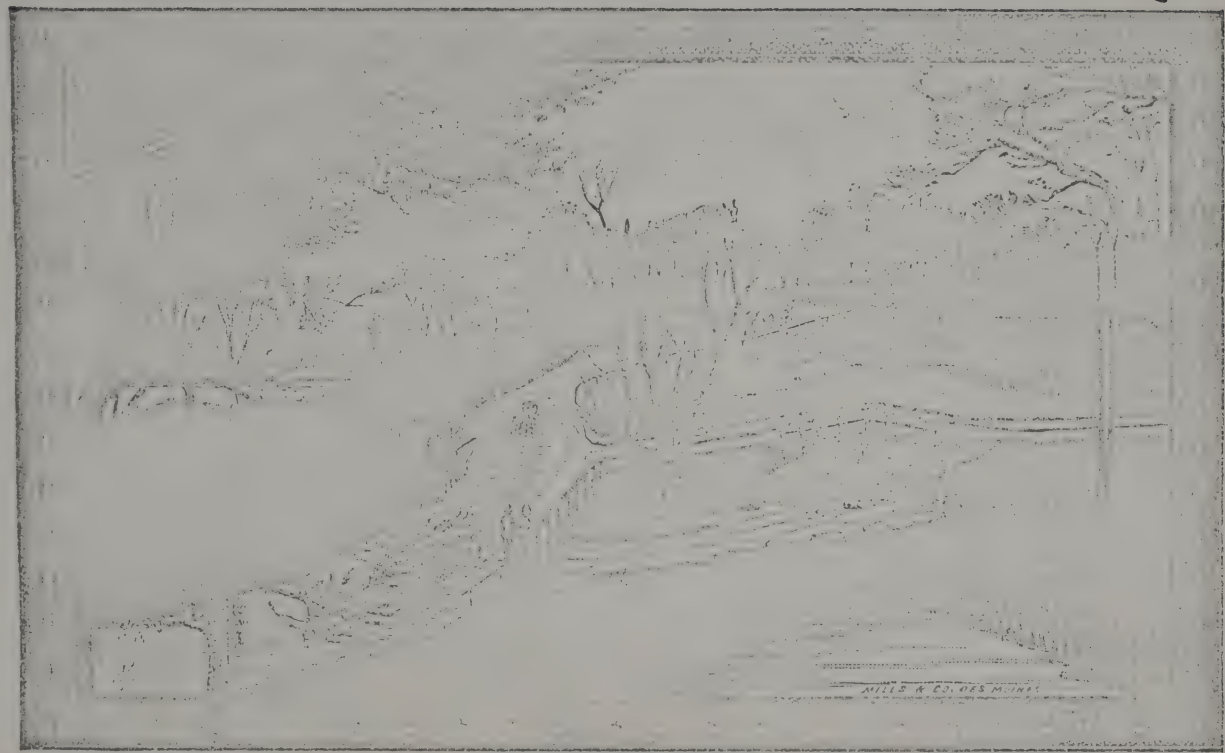
RESIDENCE OF MRS. J. A. ELLIOTT, 801 WEST PLEASANT STREET.

RESIDENCE OF G. W. MARQUARDT, GREENWOOD AVENUE.

RESIDENCE OF ISAAC BRANDT, 1204 EAST GRAND AVENUE.

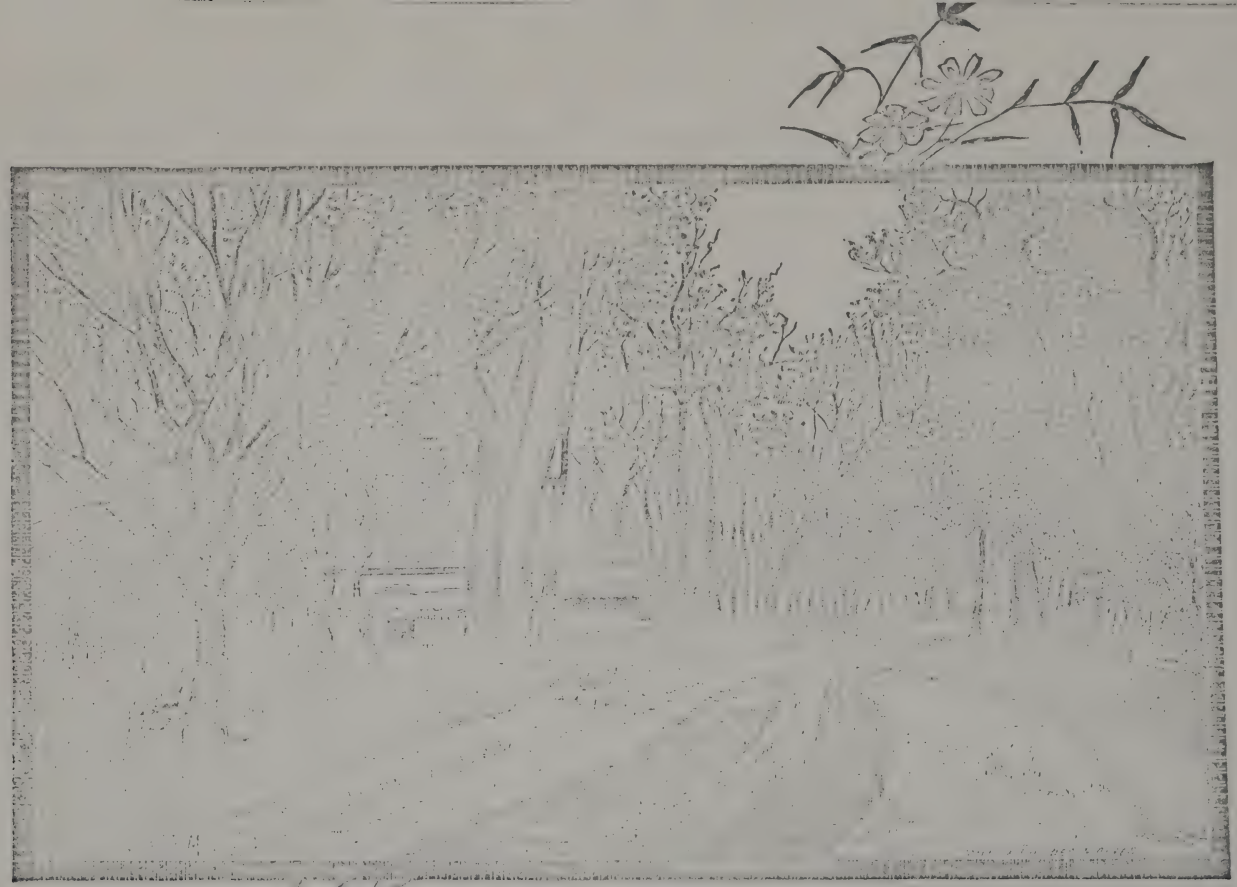
RESIDENCE OF DR. A. G. FIELD, "SUMMIT PLACE," WEST 12TH, COR. UNIVERSITY AVE., NORTH DES MOINES.

VIEW OF DES MOINES RIVER AND SIXTH STREET BRIDGE, NORTH DES MOINES.



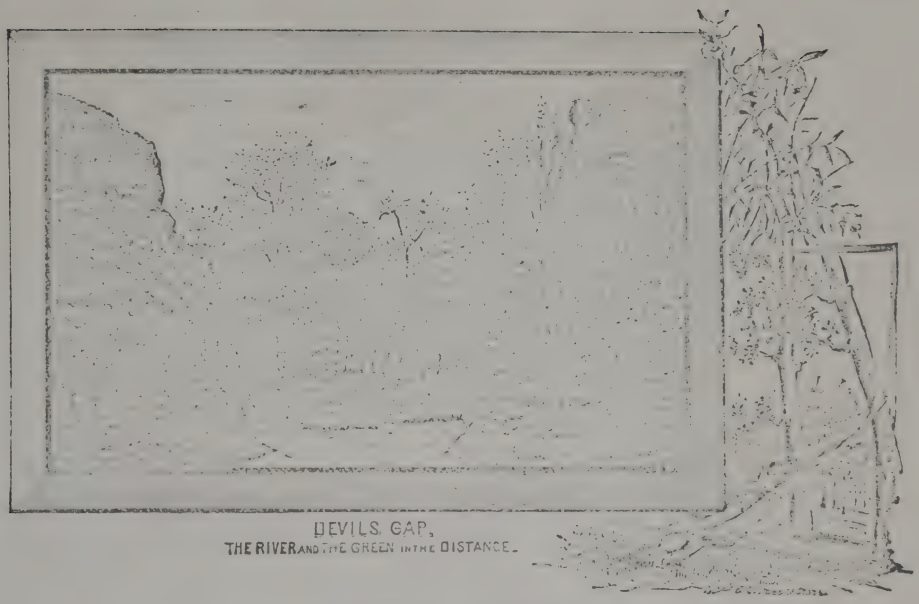
THE RIVER. NINTH STR. ENTRANCE SYLVAN LAKE.

PROSPECT PARK.

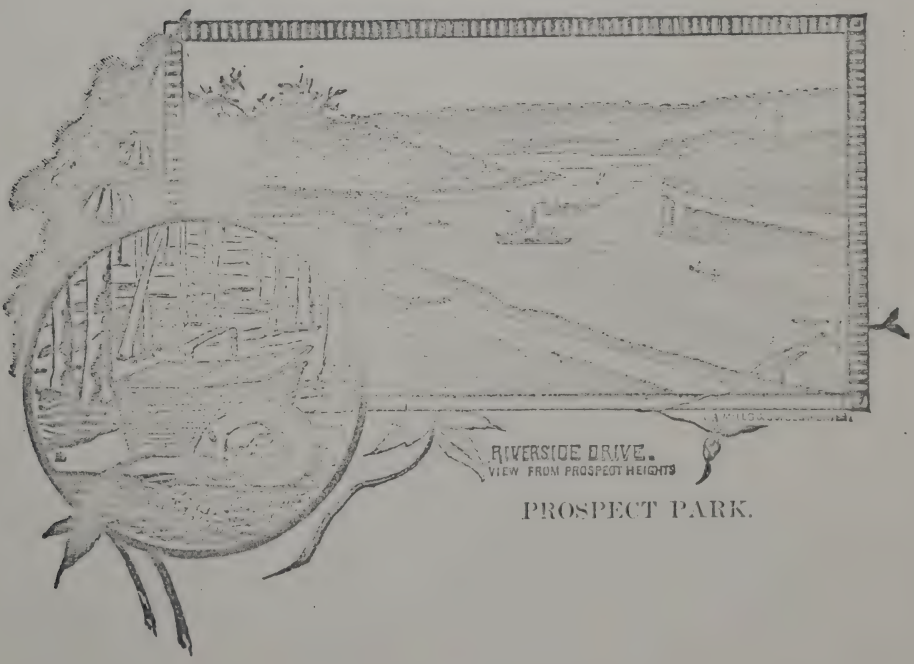


THE GREEN,
THE LAKE & RIVERSIDE DRIVE.

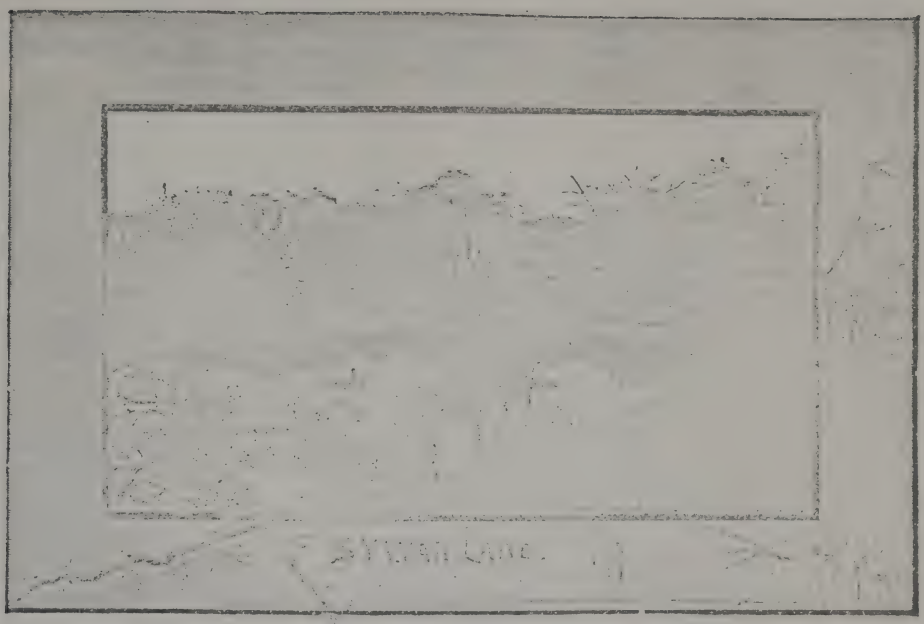
PROSPECT PARK.



PROSPECT PARK.

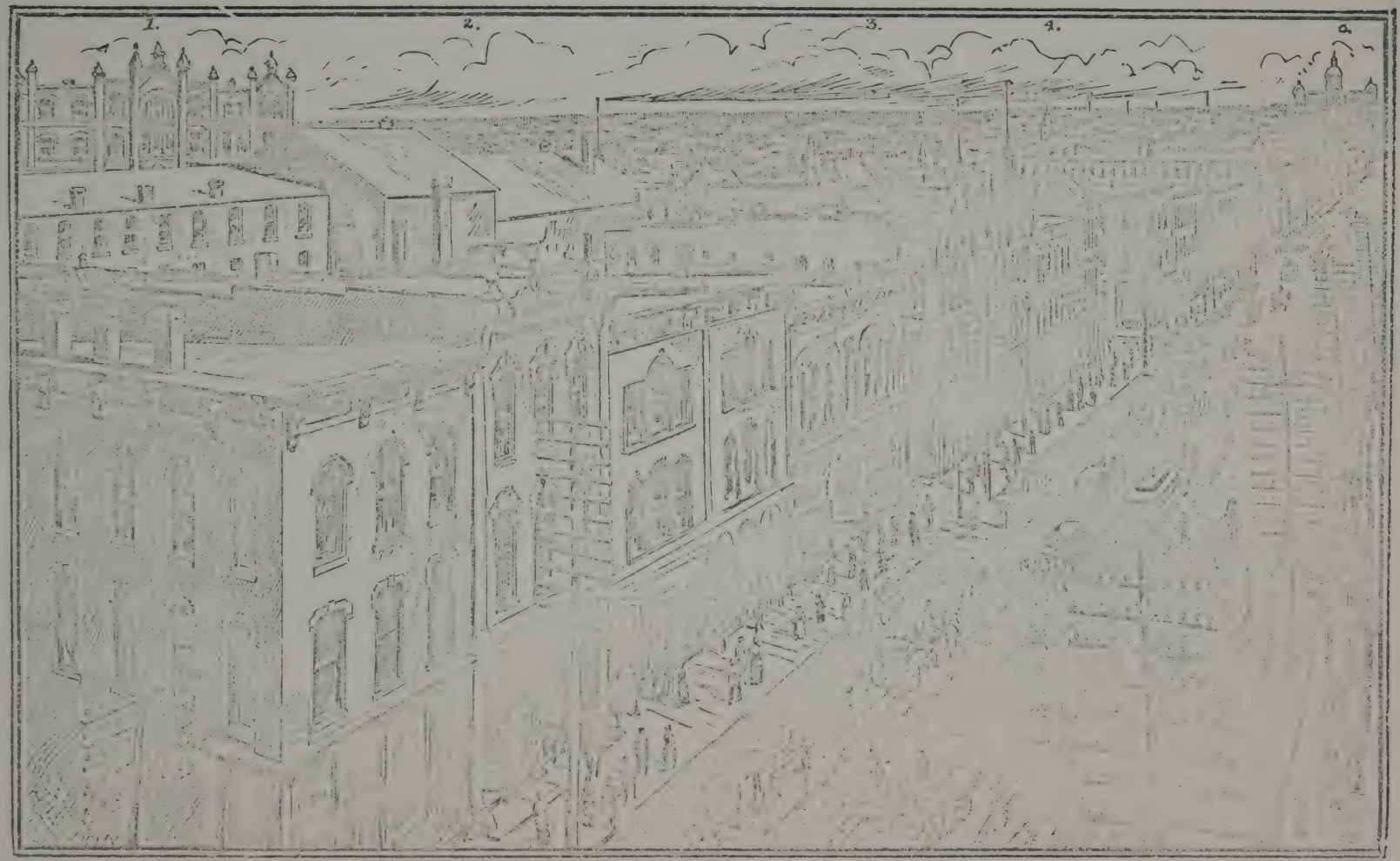


PROSPECT PARK.



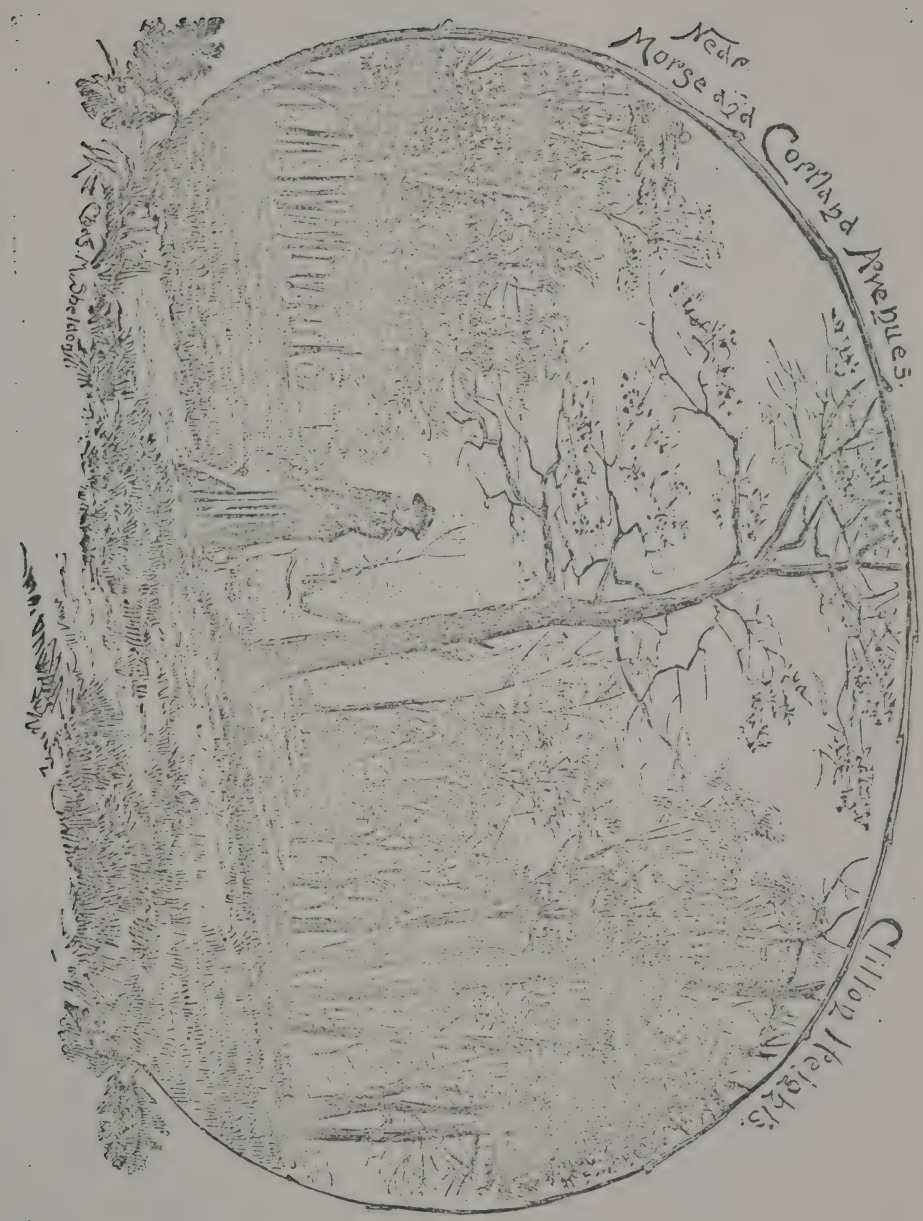
VIEW OF PROSPECT PARK.

LOCUST STREET BRIDGE, ONE OF THE NINE BRIDGES OVER THE DES MOINES AND RACCOON RIVERS.



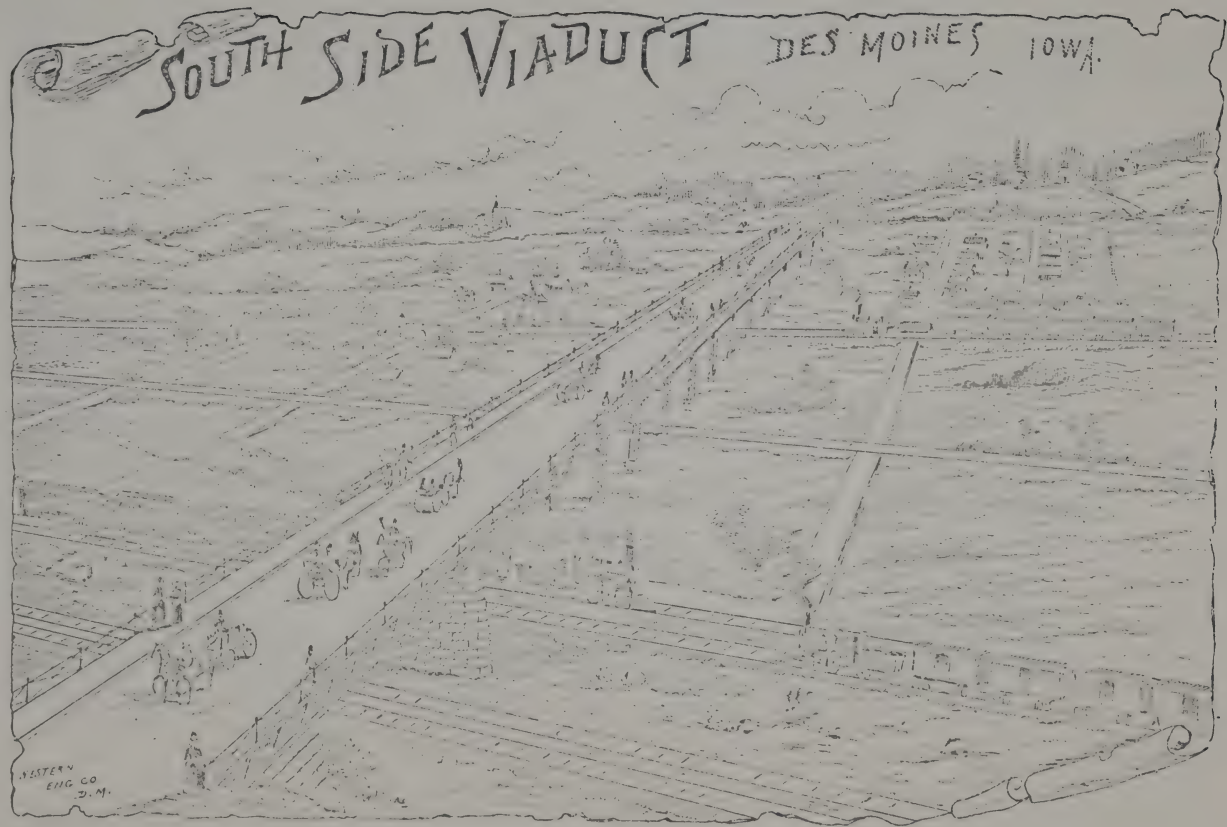
WALNUT STREET, LOOKING EAST FROM FIFTH.

View from Clifton Ave.
Clifton Heights.

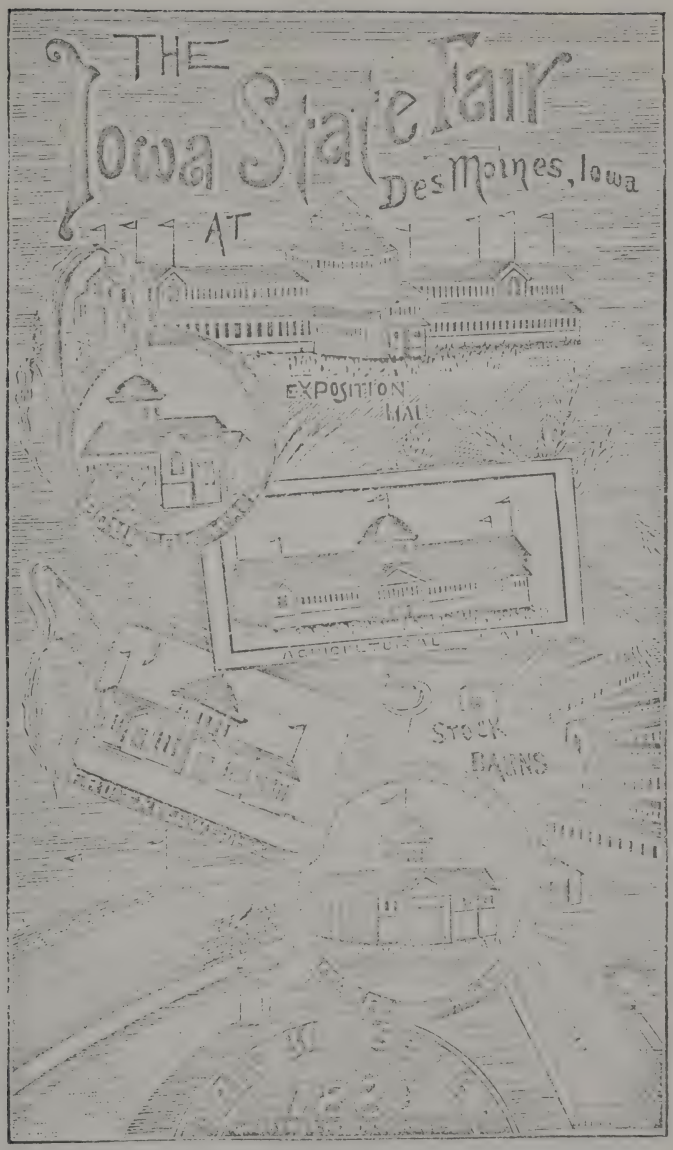

Neale
Morse and Cornland Ayrebues.
Chillop Heights.
Geo. Nobeldown

Fulton Drive and Linden Park.
Clifton Heights.
Sheldon

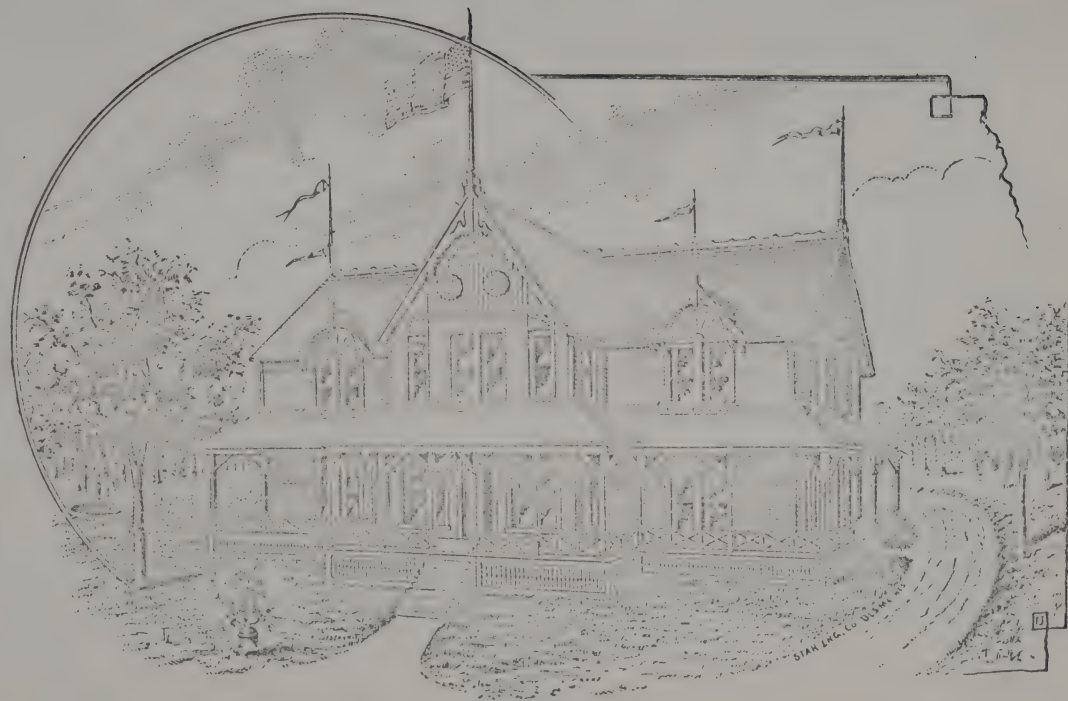
Clifton Heights
View From Cortland Avenue.



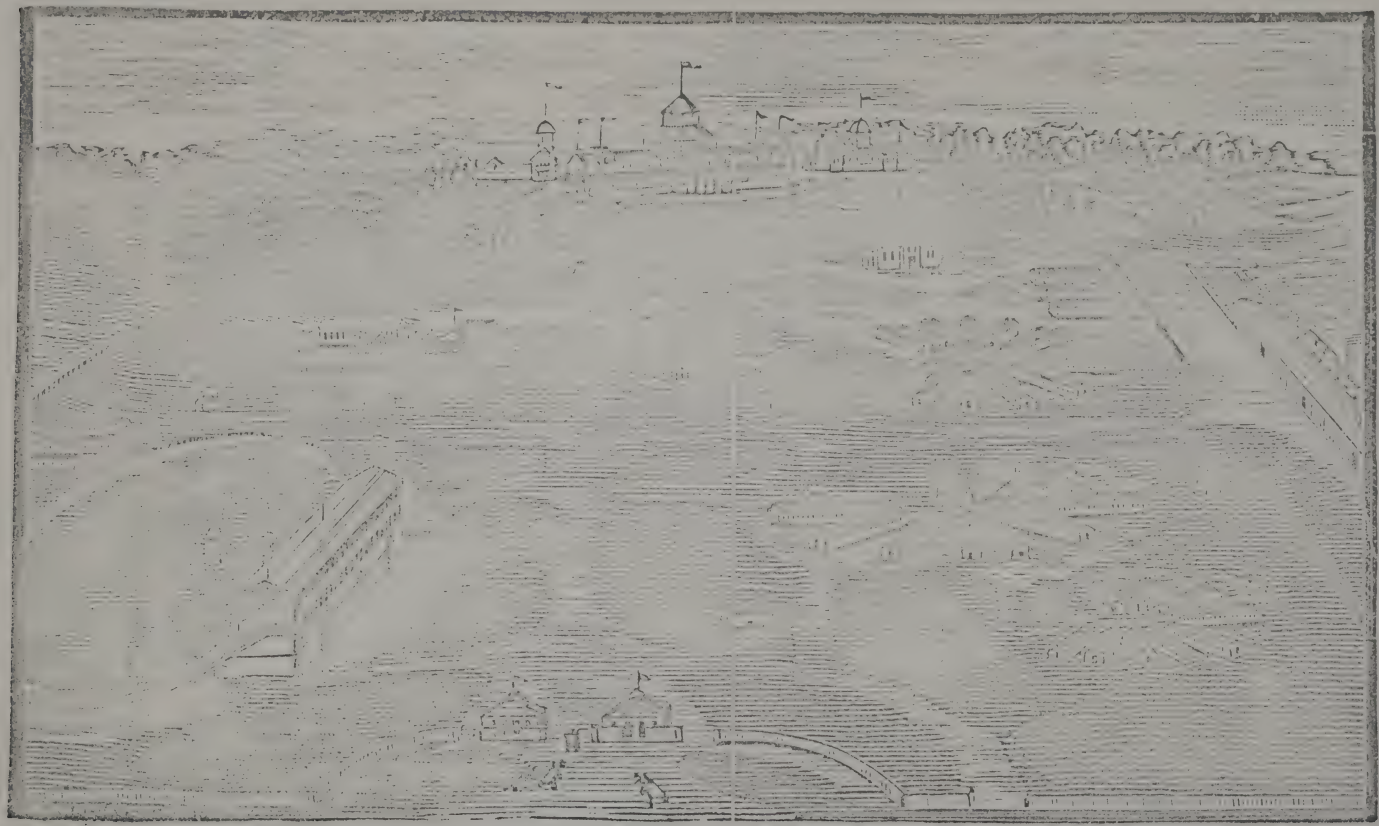
SEVENTH STREET TO CLIFTON HEIGHTS.



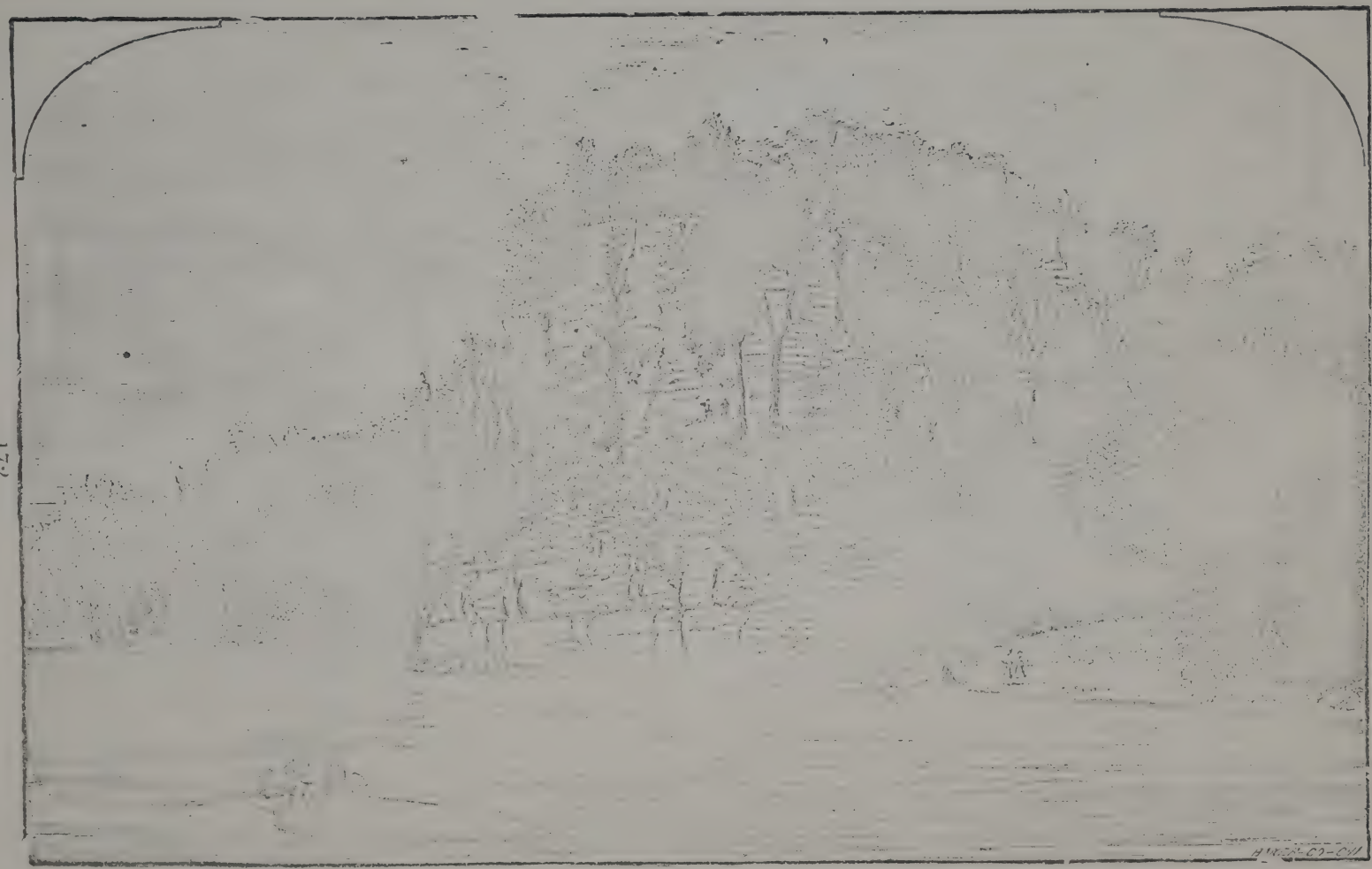
IOWA STATE FAIR GROUNDS, ONE AND ONE-HALF MILES EAST OF CITY LIMITS.



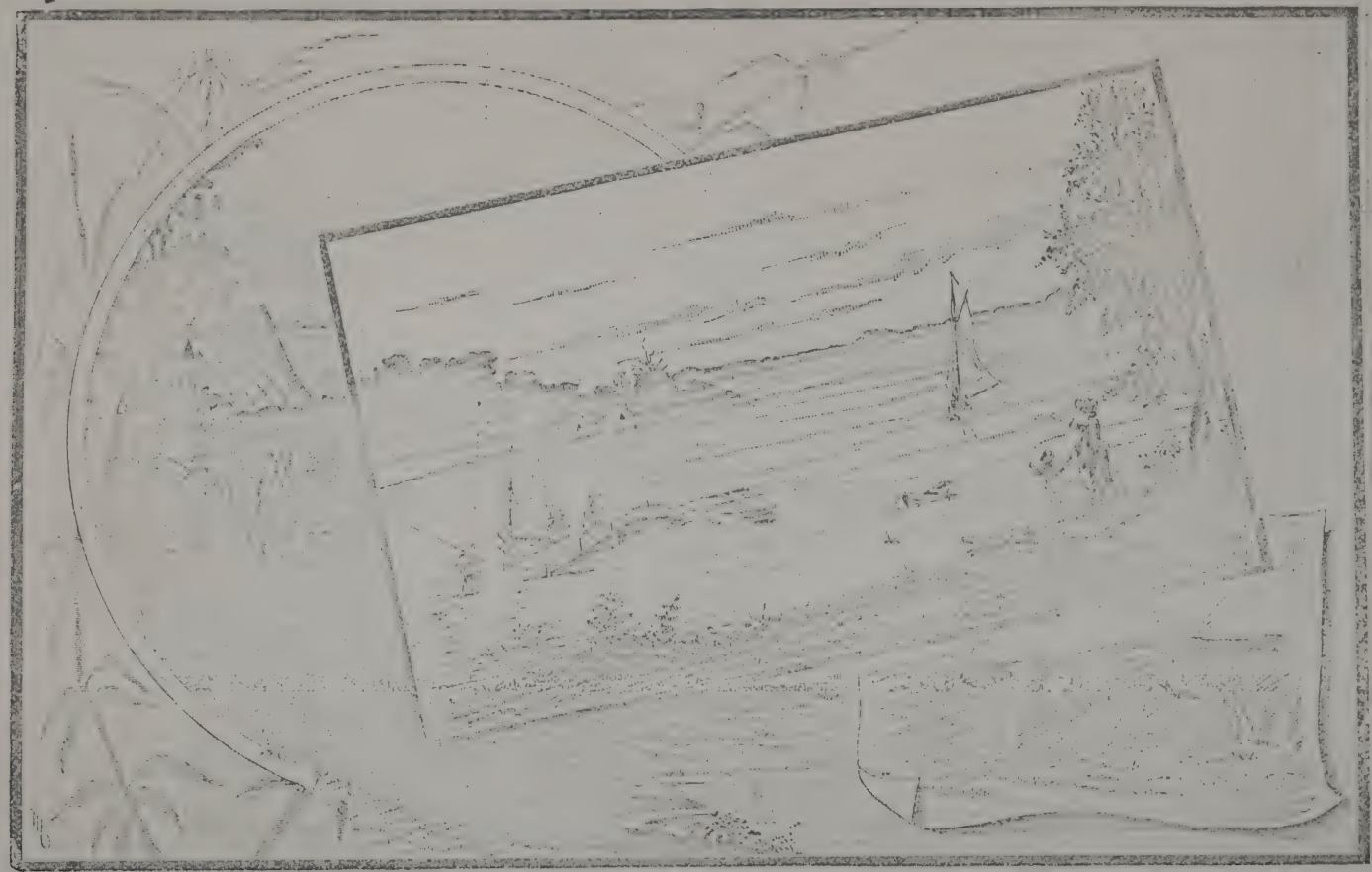
POLK COUNTY BUILDING AT IOWA STATE FAIR GROUNDS.



GRAND AVENUE ENTRANCE AND VIEW OF IOWA STATE FAIR GROUNDS.



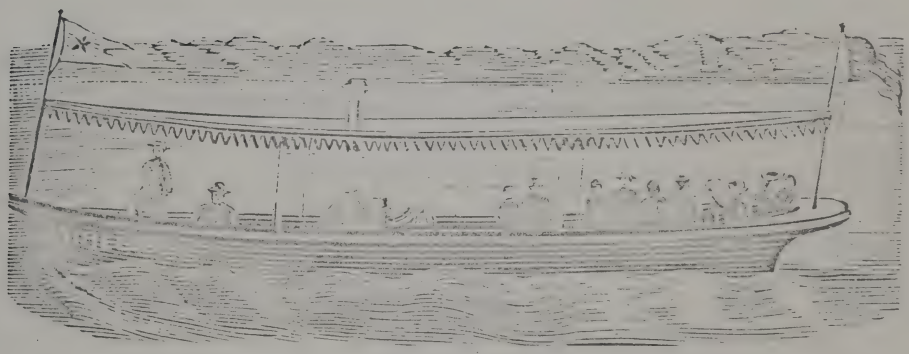
ZOOLOGICAL GARDENS AND VIEW OF MANN LAKE, NORTH DES MOINES.



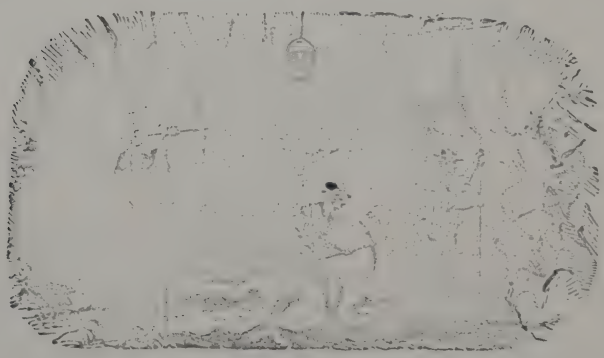
VIEW OF LAKE PARK, NORTH DES MOINES.

WEST WALNUT STREET, LOOKING WEST FROM FOURTH.

THIRD REGIMENT BAND, FREDERICK PHINNEY, LEADER AND DIRECTOR. ROOMS, 203 WEST FIFTH STREET.



STEAMER "ARIEL," DES MOINES ZOOLOGICAL GARDENS, LAKE PARK, NORTH DES MOINES.



INTERIOR VIEW OF ONE OF THE TWENTY-FIVE COAL MINES IN AND ABOUT DES MOINES.

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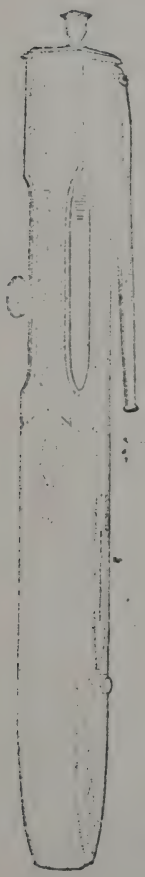

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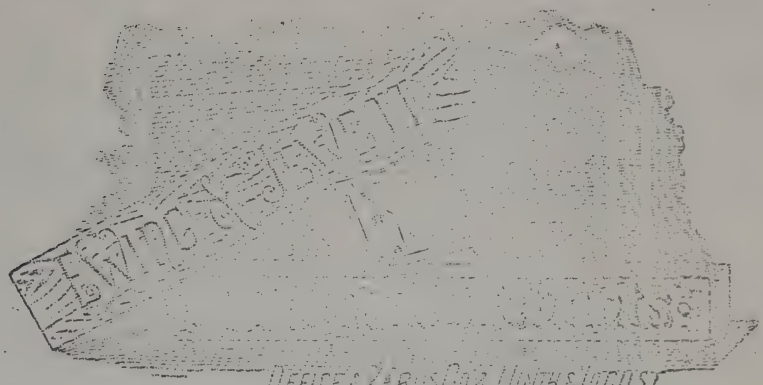

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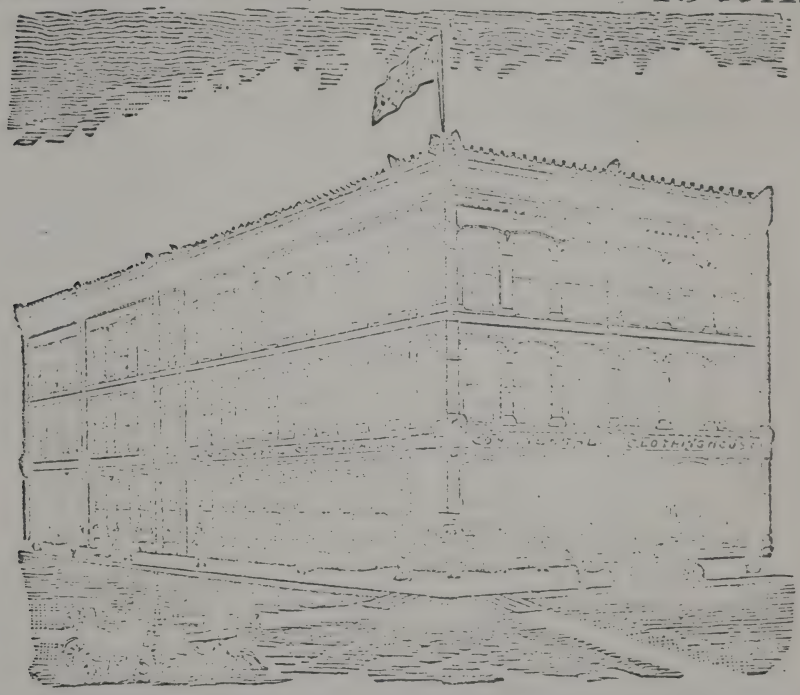

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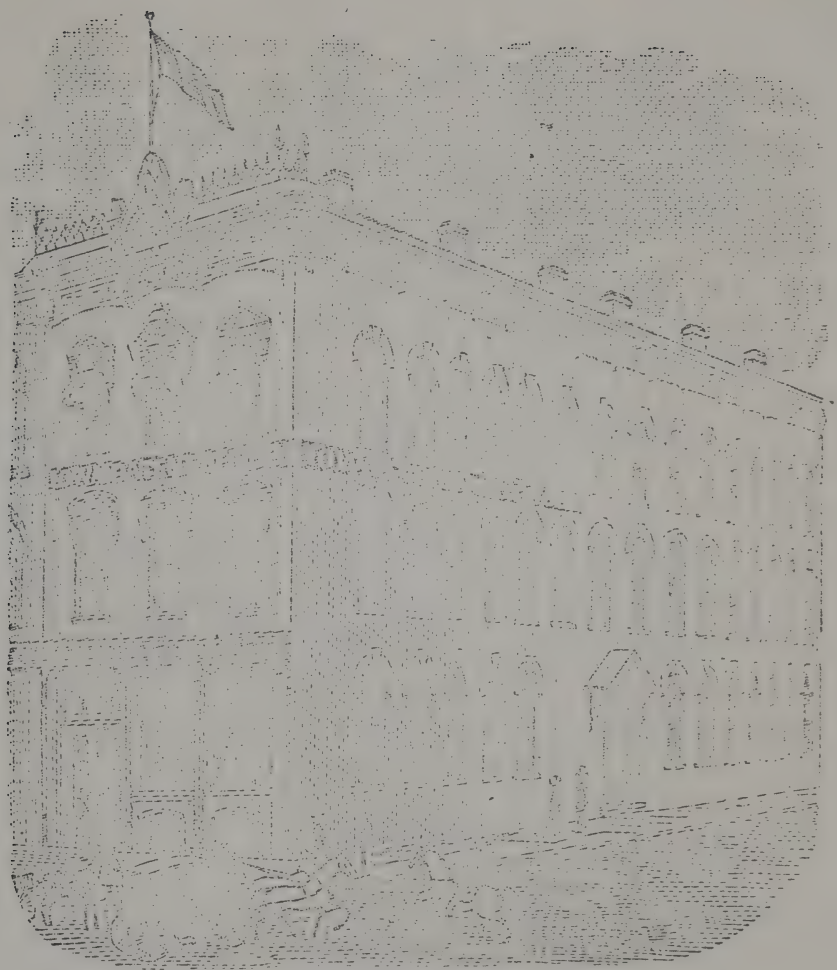

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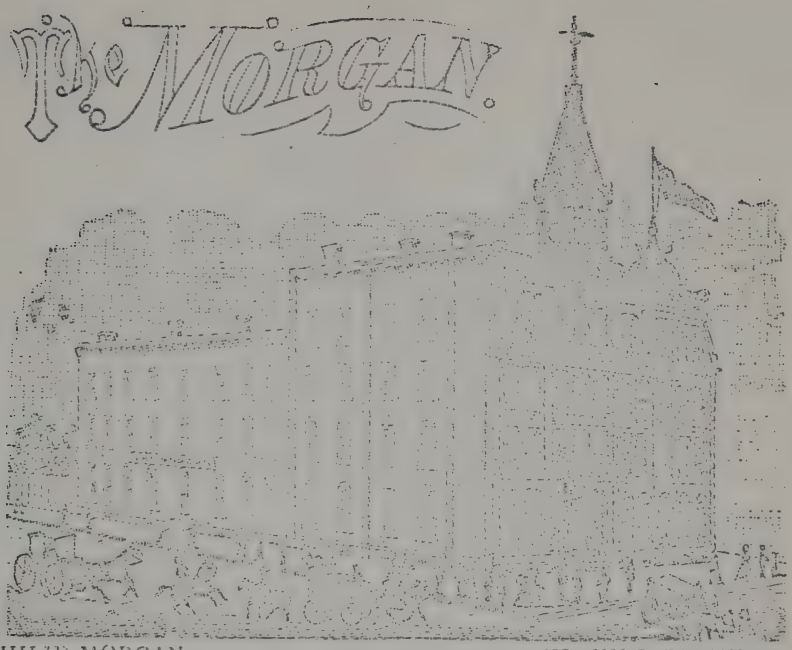

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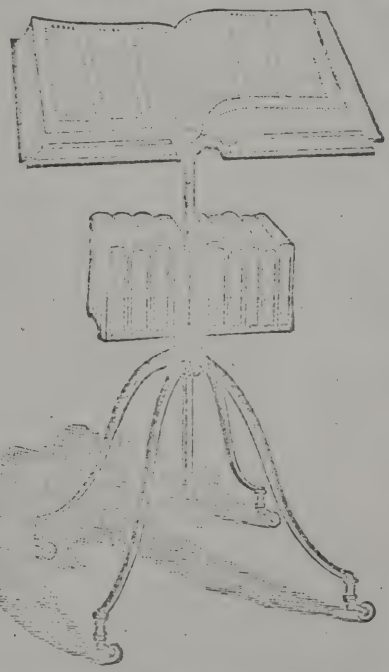

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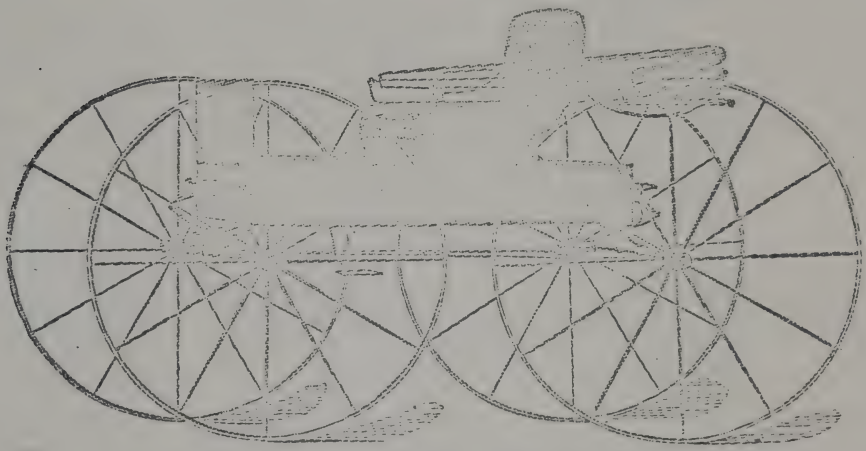

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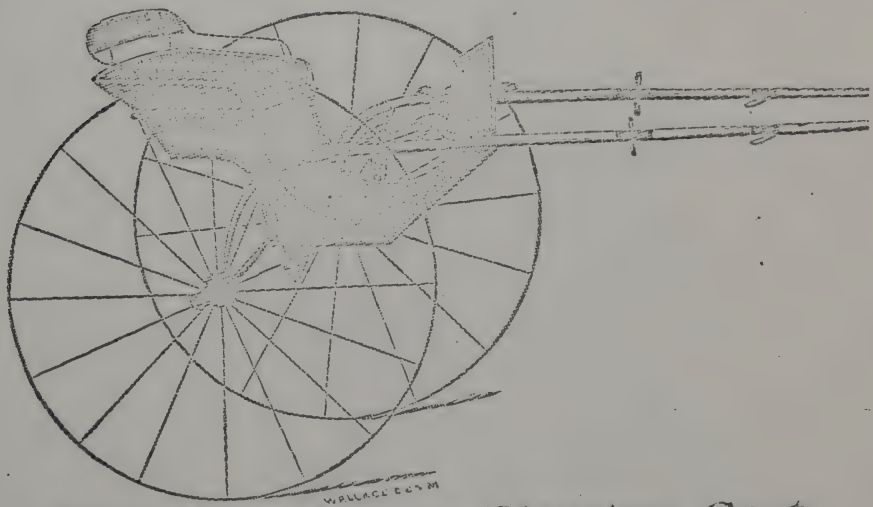
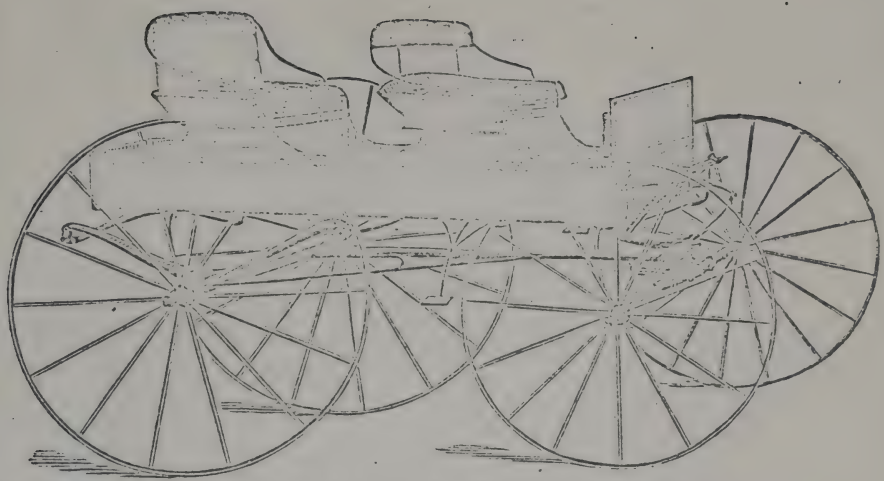


The Des Moines Phaeton Cart.

[204]



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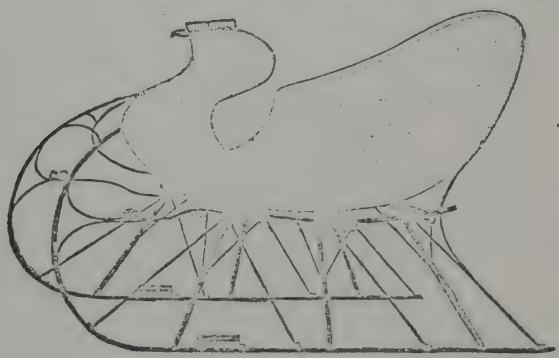

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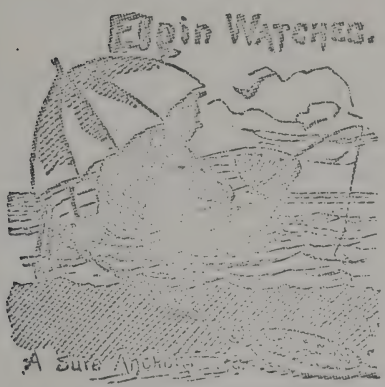

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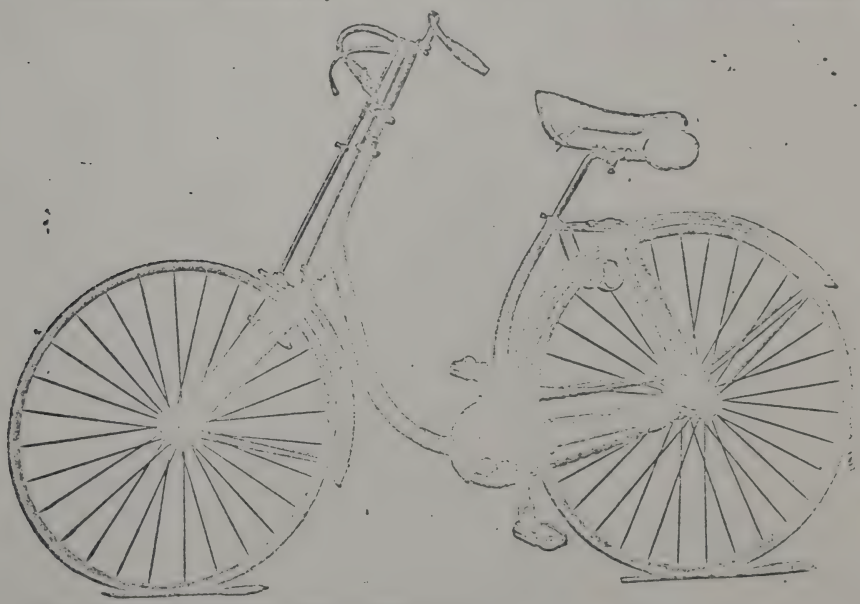

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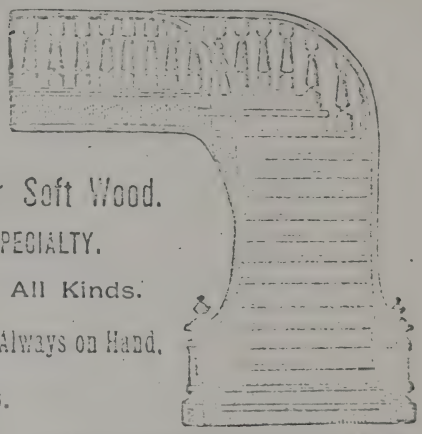

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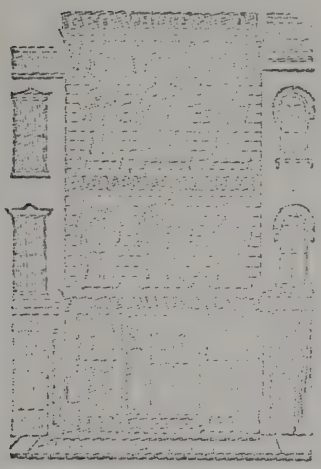

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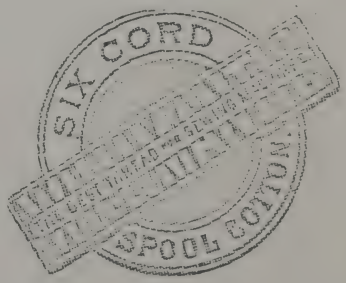

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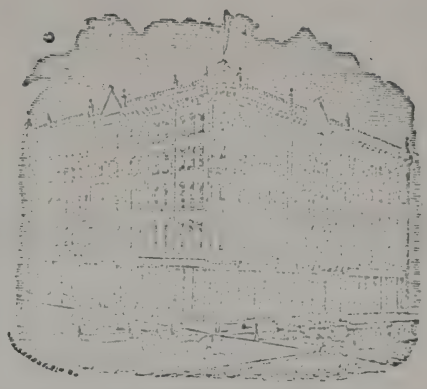

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The Kirkwood is First Class in all its Appointments.

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Every Attainable Comfort and Convenience for Guests.

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Corner West Walnut and 4th Sts.

[211]

THE

Washington Life Insurance Co.

—OF—

NEW YORK.

Writes Installment Endowment Policies, guaranteeing to the insured the payment of $500 to $15,000 *in cash* at the end of ten years, and similar sums each subsequent period of ten years. These Policies, which are for terms of twenty and thirty years, furnish insurance for $1,000 to $30,000 and carry Annual Non-forfeitable Cash Dividends.

For example: A thirty-year Installment Endowment for $5,000, at age thirty-five, requires an annual premium of $317.65. For ten years the holder is insured for $5,000. He then receives from the Company $2,500 and has had ten dividends.

He pays the same premium for ten years more, and receives $2,500 cash and ten dividends.

The interest on the first installment of $2,500 received from the Company, will pay about one-half of the premium during the second period of ten years.

At the end of the second period of ten years the insured has received $5,000 from the Company, the interest on which will pay all the premiums during the third ten-year period. He then receives an additional $2,500—a total of $7,500—and for thirty years has been insured for $5,000, augmented by accumulations from dividends.

Should he die within the second ten year period, the Company would have paid him a cash endowment.	$2,500.00
And the amount of the Policy,	5,000.00
Augumented by dividend accumulations.	
Total, $7,500, and dividends to be added.	
Should he die within the third period of ten years, the Company would have paid him a cash endowment,	$5,000.00
And the amount of the Policy to his heirs or estate,	5,000.00
Augumented by dividends,	
Total, $10,000, and dividends added.	

An Installment Endowment may be surrendered while in force (after three years) for as many tenth parts of the amount of the Policy as there have been full year's premium paid, *e. g.:* A Policy of $10,000 after five years from the beginning of any ten-year period may be surrendered for a paid-up Policy for $5,000, which would entitle the holder to $2,500 at the end of the ten-year period if living, or $5,000 in the event of his dying before the completed period.

Careful men are deterred from taking Policies with dividends deferred from ten to fifteen and twenty years, by prudential motives. The danger or possibility of not being able, from misfortune or accident, to carry out, for ten to twenty years, the severe conditions of a tontine policy, and the absence from the policy itself of any binding obligation on the part of the company to fulfill the promises of its agents, are sufficient reasons for refusing such a contract.

The Installment Endowment has ample provision for its protection, which recommends it to the public as a safe and honest contract for the insurant, as also a profitable one for him who seeks both life insurance and endowment.

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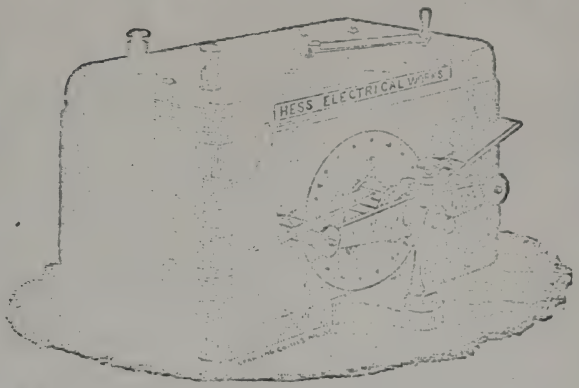

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Burglar Alarms, Call Bells, Medical Batteries, Mechanical Telephones, Telegraph Instruments, Insulated Copper Wire, Electric Heat Registers, Electric Motors, Etc.

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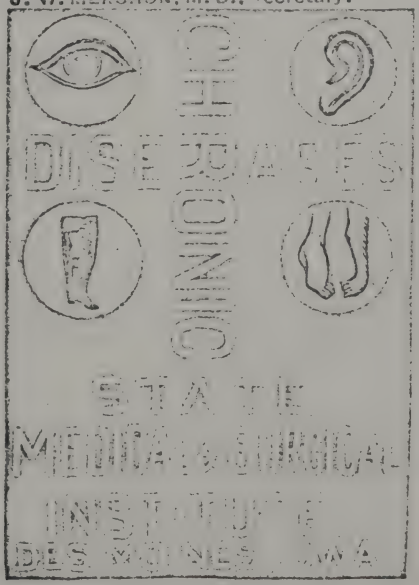
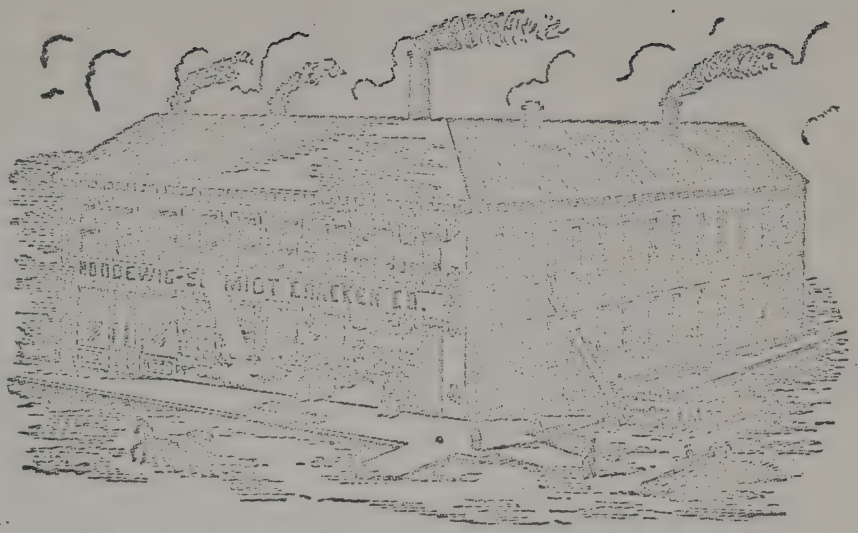
W. F. STOUDER, M. D., Treas. & Vice-P.
J. W. MERSHON, M. D., Secretary.





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BRANCH HOUSE, DES MOINES, IA.
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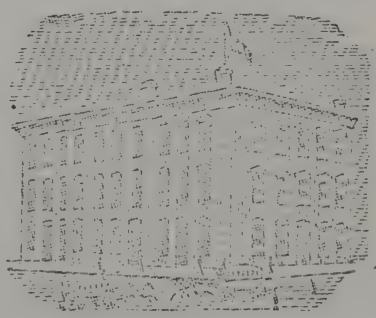
PER DAY.



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THE BEST ORGANIZED SCHOOL IN IOWA.

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1:30–2:15 Grammar, Arithmetic D.
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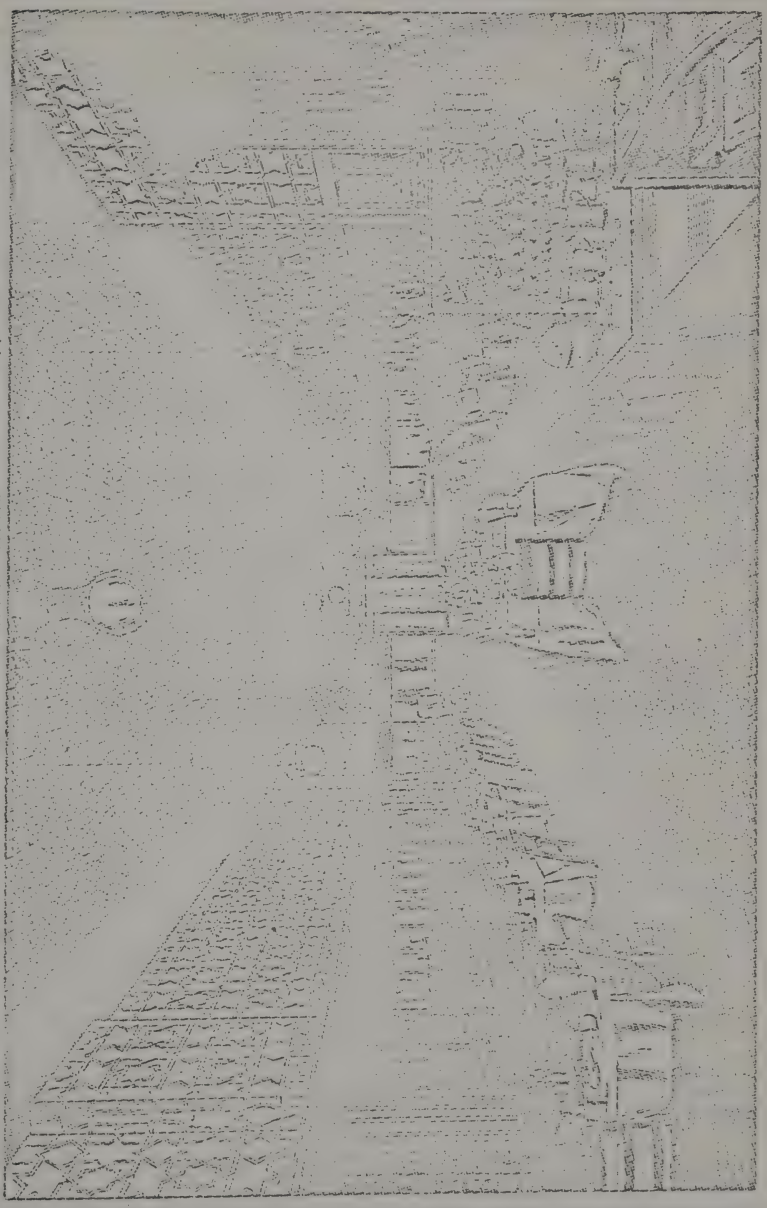

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Its plan of business has been heartily approved by the best business men of the state, as is evidenced from the business it has received.

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Fifth. We adjust a loss immediately upon receipt of proof.

Sixth. We pay in full, no *two-thirds clause.*

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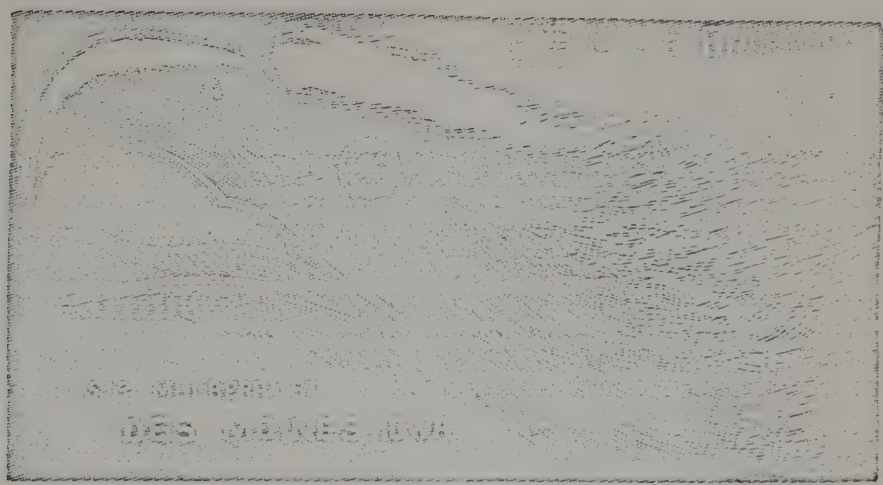

Patentees -:- Illustrations, -:- Buildings, -:- for -:- Letter -:- Heads,

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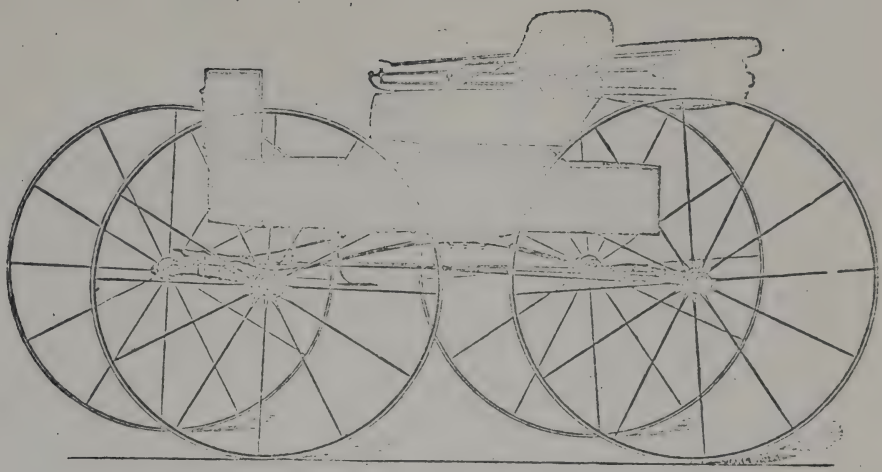

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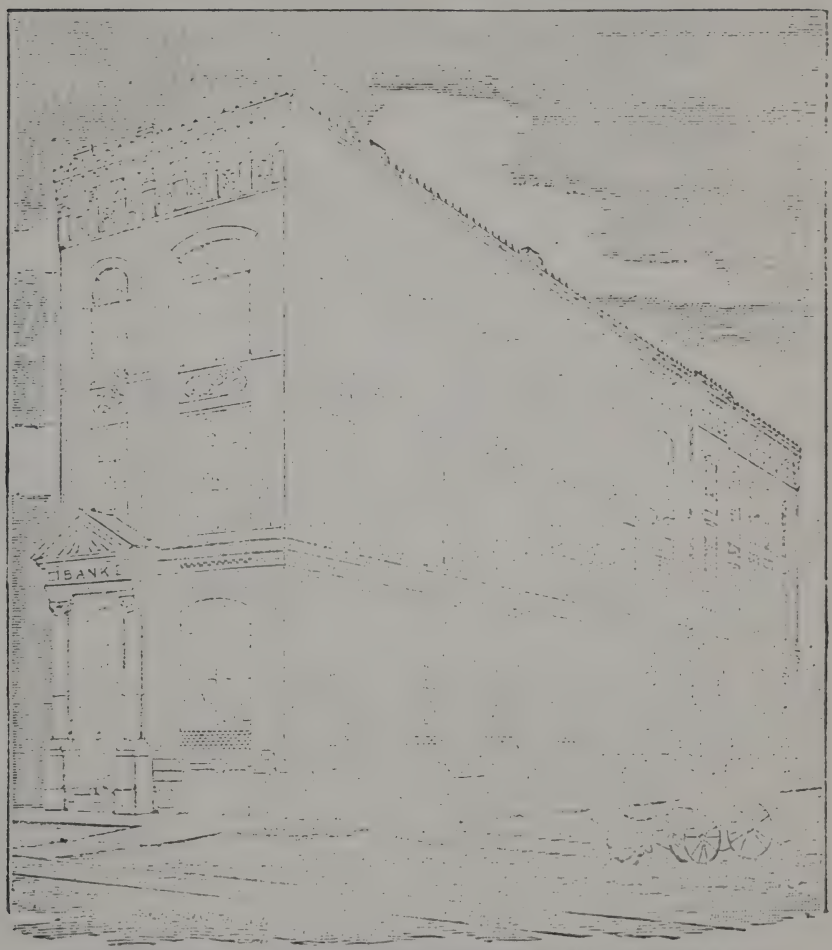

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Iowa Loan and Trust Co.

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H. A. COFFIN, Treasurer.
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Loans Money on Mortgage, Buys and Sells All Kinds of Municipal Bonds, Etc. Interest Paid on Time Deposits.

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The United States Life Ins.

1850— IN THE CITY OF NEW YORK. —1889

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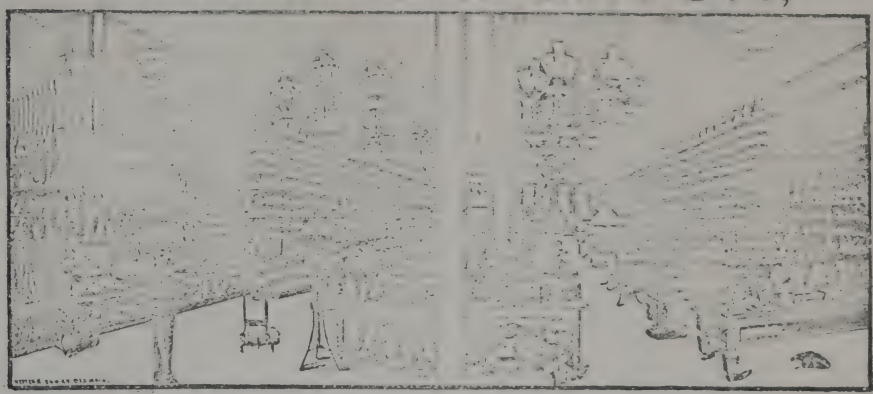

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P. M CASADY, President. SIMON CASADY, Vice President.
GEO. B. HIPPEE, Cashier.

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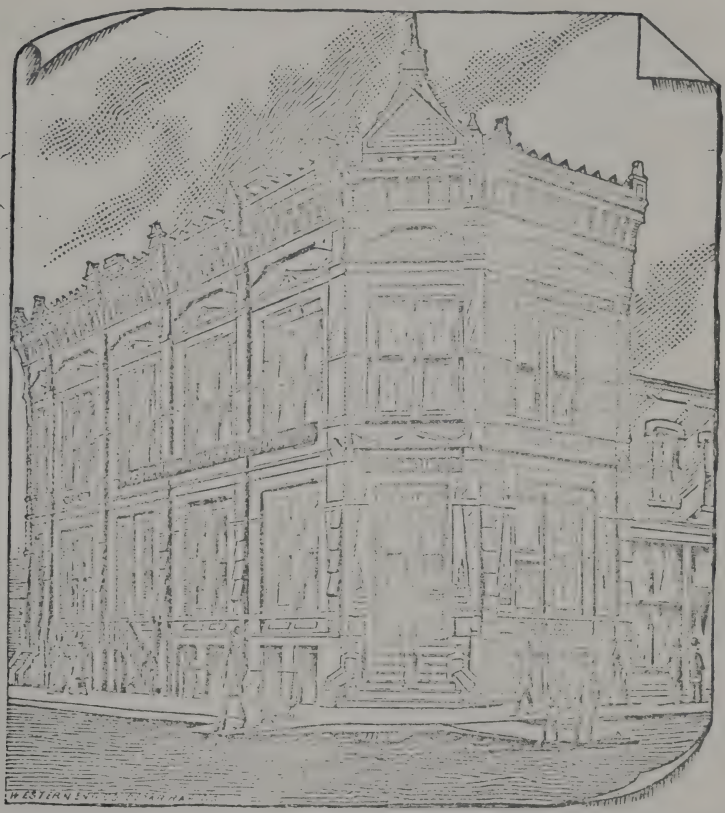

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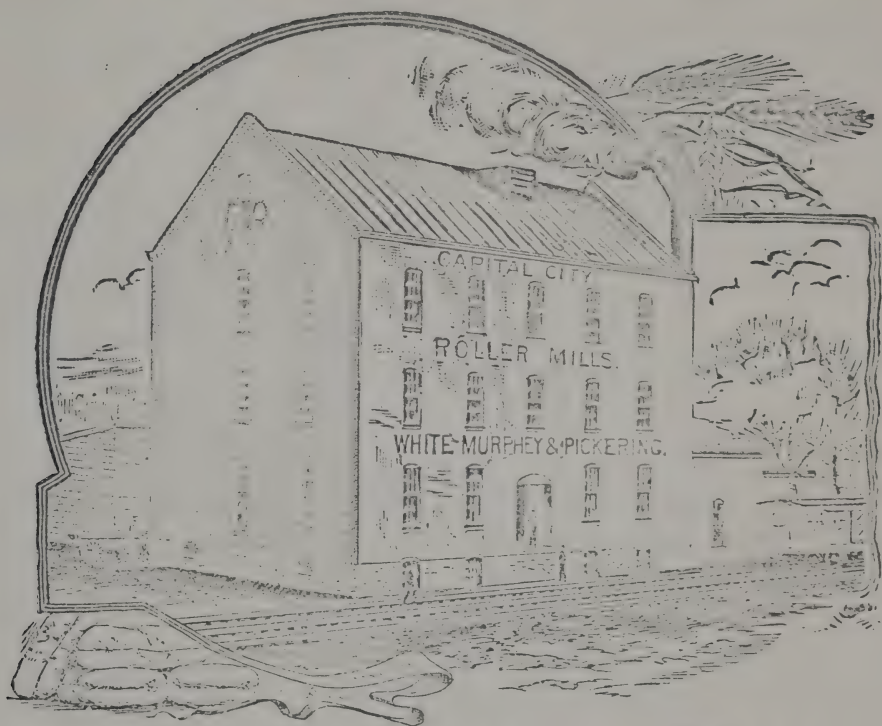

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Corner West Fifth and Locust Streets.

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Security Loan and Trust Company

CAPITAL PAID UP, ... $100,000
CAPITAL SUBSCRIBED AND GUARANTEED, . 200,000

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SAMUEL A. MERRILL, Treasurer.

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DECORATIONS.

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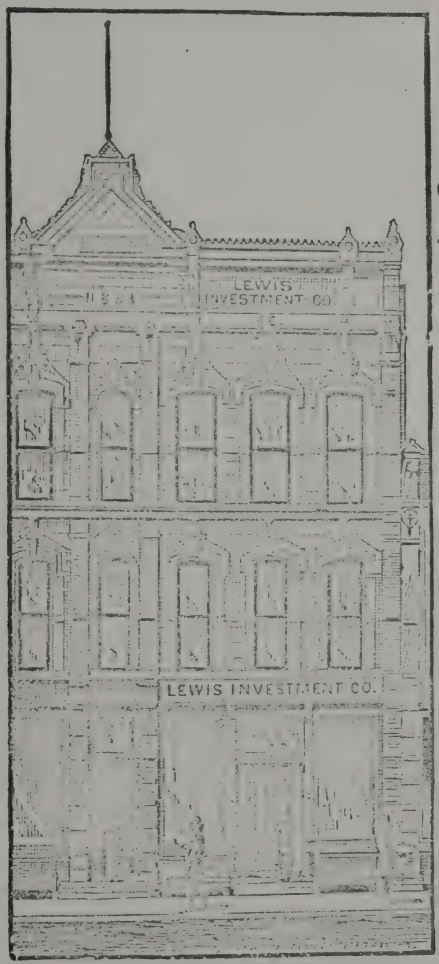

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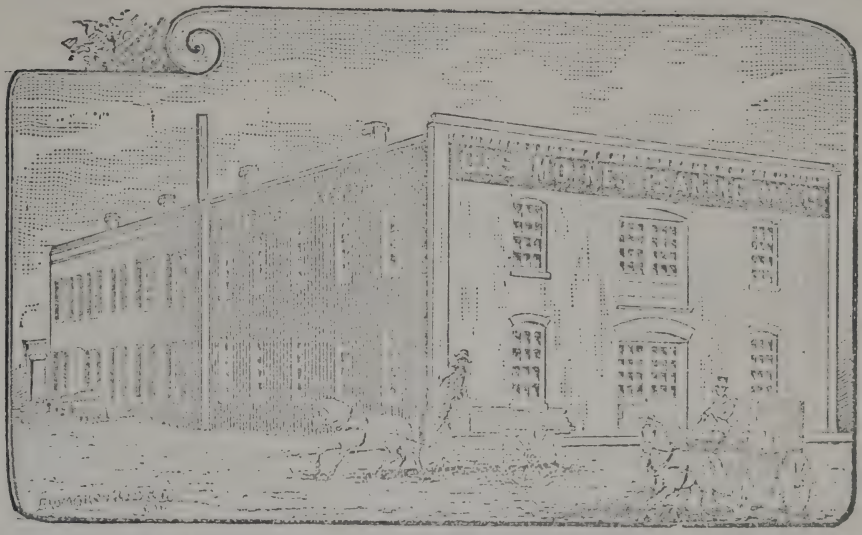

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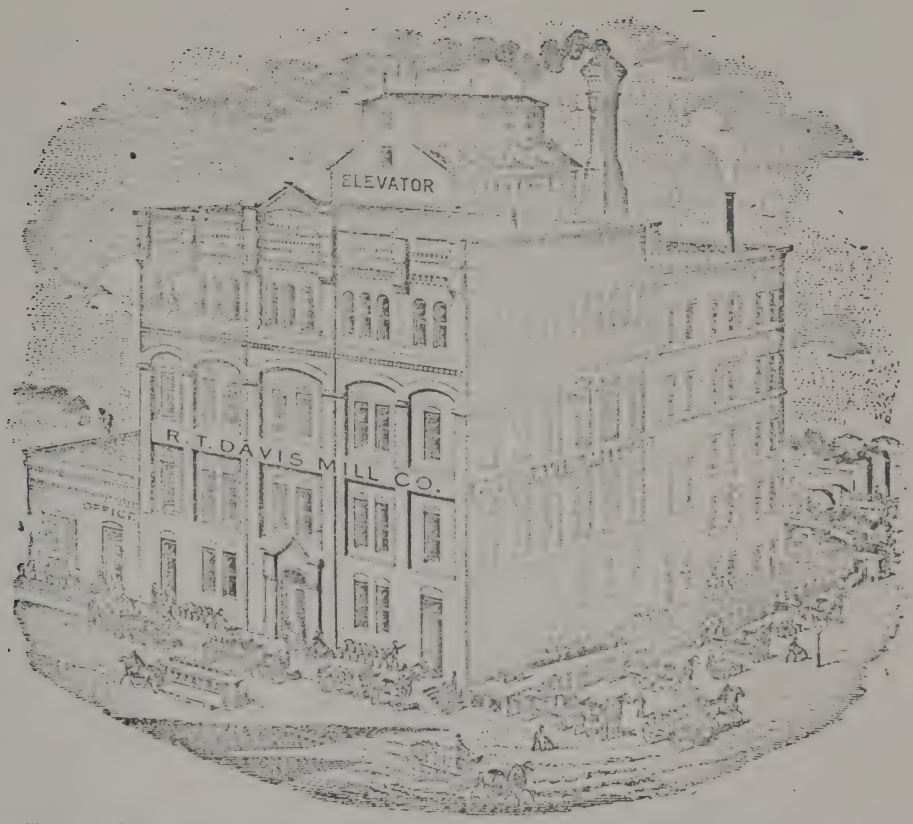

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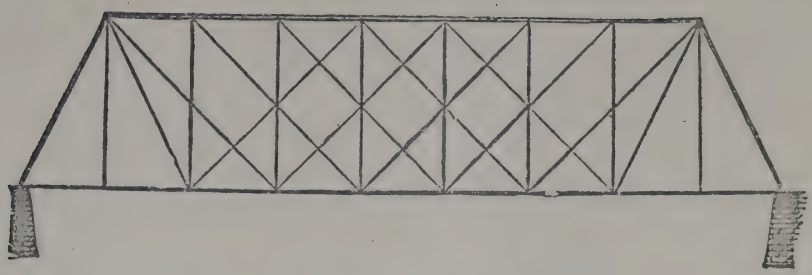

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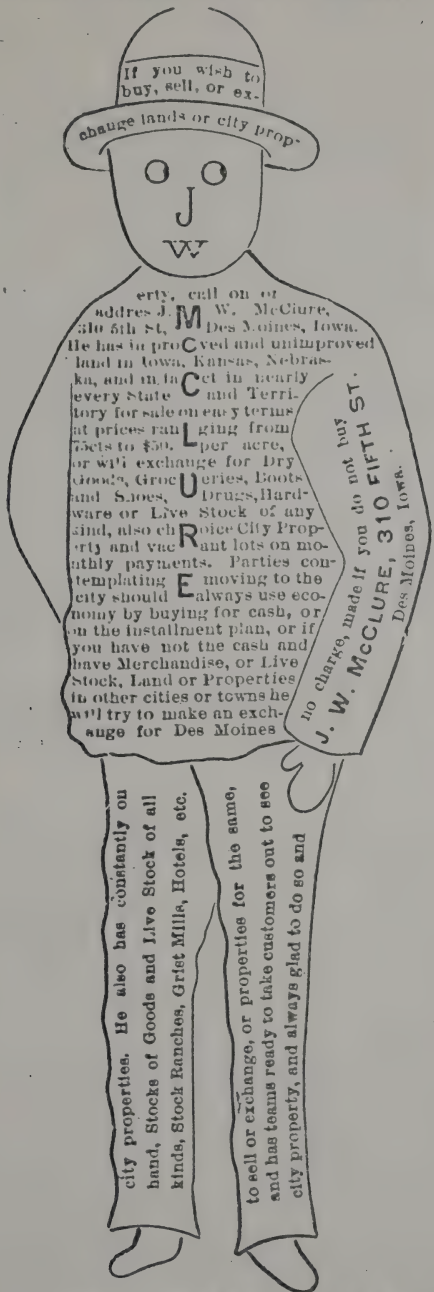

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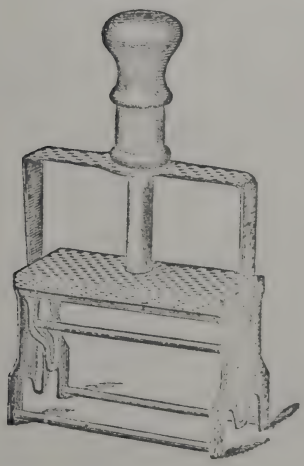

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The Best Coal in the Market and will Stand Upon its Merits.

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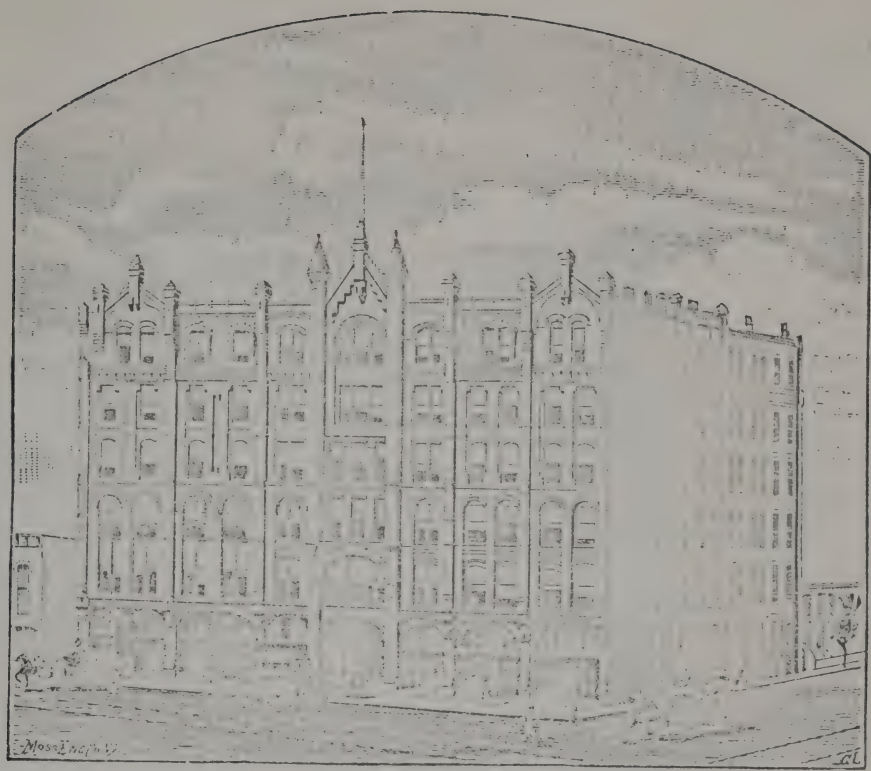

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COMPLETES THIS YEAR THE FIRST

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Of its existence. During that time it has assumed risks amounting to

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And has discharged all its obligations and paid all its losses honorably and fairly. It now, with increased confidence, asks your patronage. It has a PAID UP CAPITAL OF $200,000.00 and has paid losses amounting to more than a MILLION AND A HALF. It is an Iowa institution, and is entitled to the confidence and support of Iowa people. It rates are fair, its policies liberal and its indemnity unquestioned. It settles losses fairly, promptly and honorably, and loans its money to Iowa people exclusively. Insure in the STATE, OF DES MOINES. See our agent or write to us.

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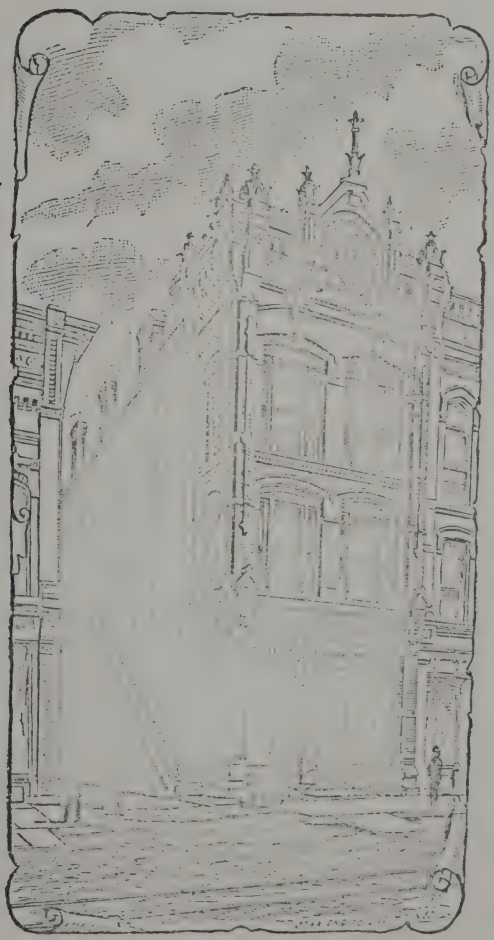

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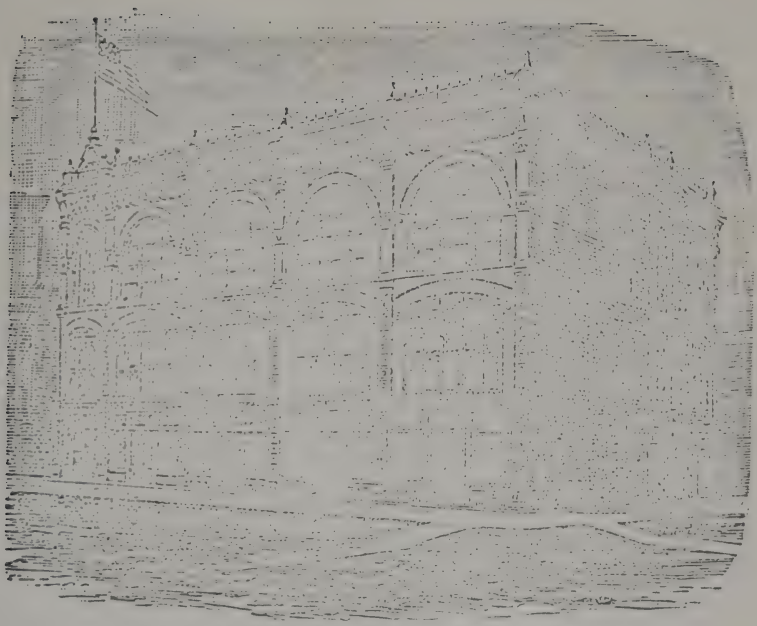

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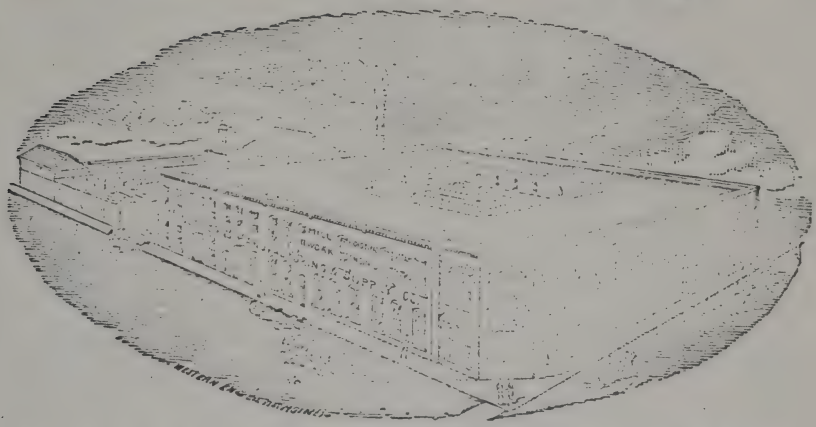

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Don't waste your money. Invest in the Iowa Savings and Loan Association.

Don't pay any more rent. Borrow of the Iowa Savings and Loan Association.

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Will take investments of 60 cents and upwards per month and make them earn from 12 to 20 per cent. per annum, and guarantee absolute security. In other words, *a member paying in each month 60 cents for 84 months, or an aggregate saving of $50, will draw out $100,* thus making his small savings earn for him a profit that he could not possibly make it do any other way. What laboring person or wage worker can not, if he only would, save from 60 cents to $6.00 every month from their earnings? TRY IT.

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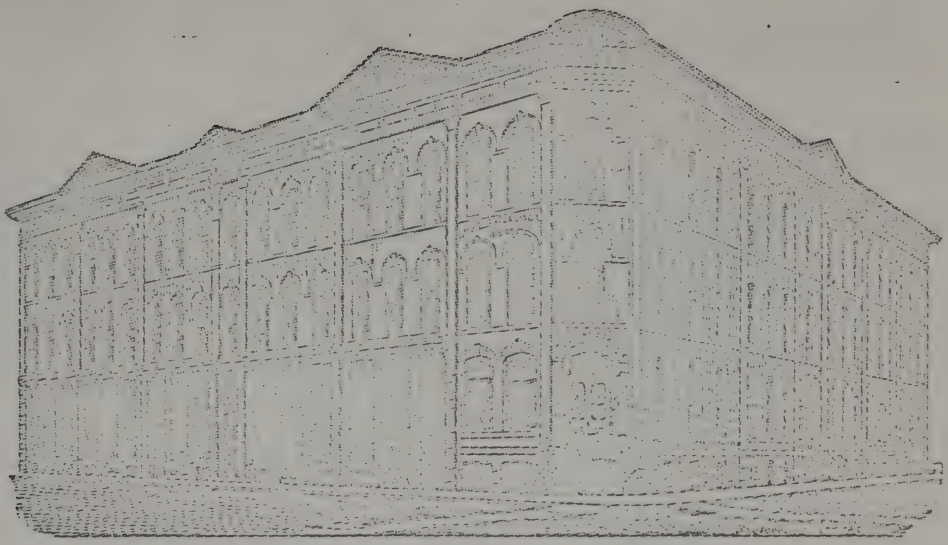

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Our Rates are as Low as is Consistent with Reliability.

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KEEP YOUR MONEY AT HOME!

and take a Joint Policy on Yourself and Wife with the

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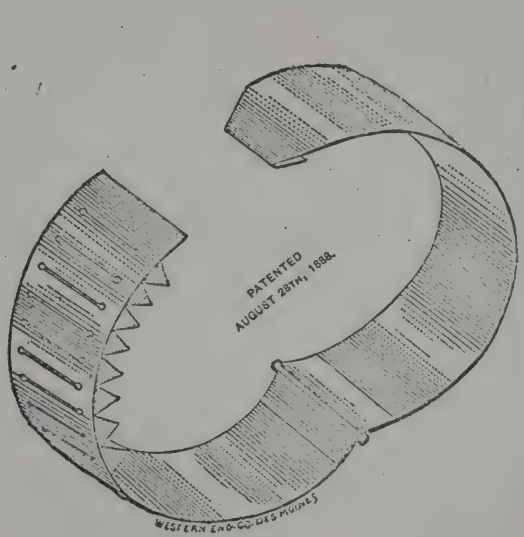
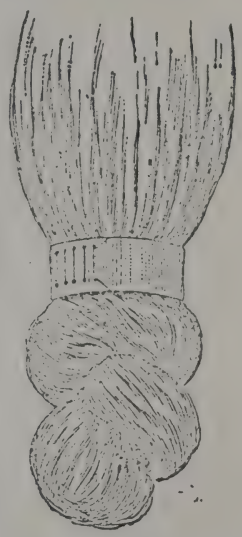
Proprietors and Manufacturers of the

PERFECTION HORSE TAIL TIE

A simple Device for Holding the Hair of the Horse's Tail up and protecting it from the mud.





It is all its name implies, "Perfection." Unlike any other tie or holder, it does not *Stop Circulation, Deaden or Cut the Hair, Stretch or Shrink* after being wet, and being a solid metal band is very ornamental.

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OVER 710 WALNUT STREET, DES MOINES, IOWA.

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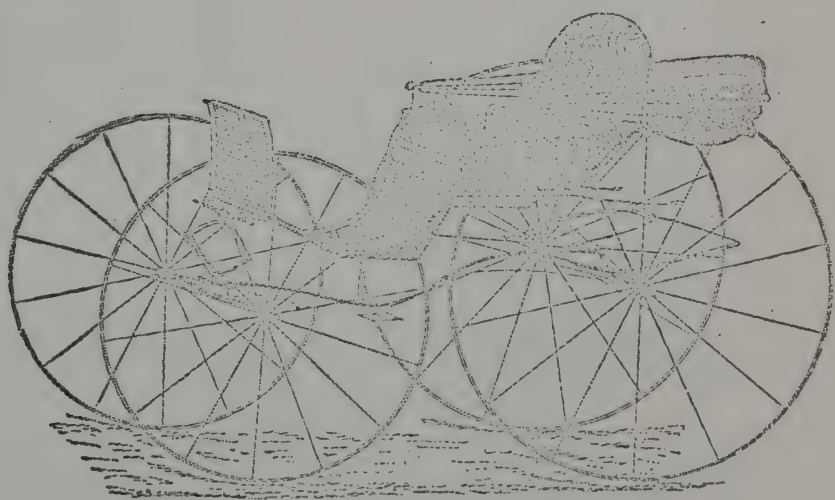

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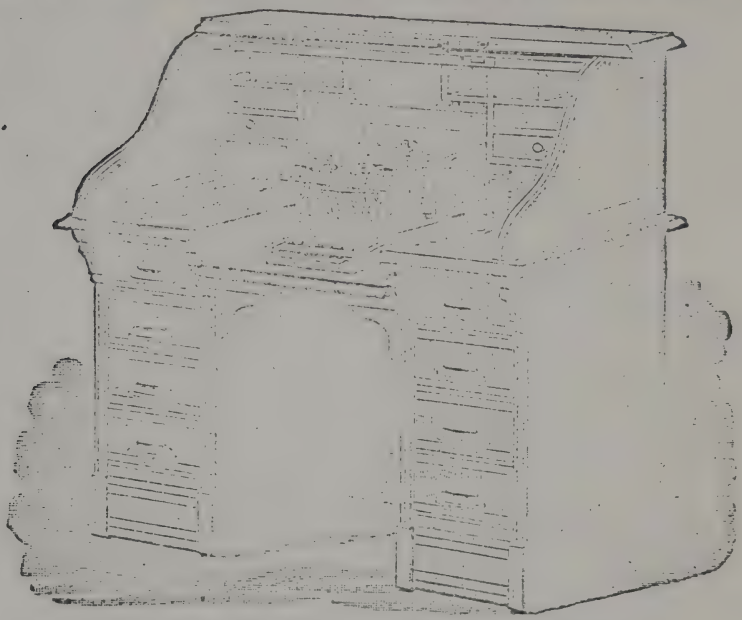

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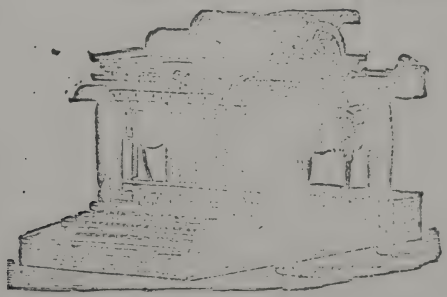

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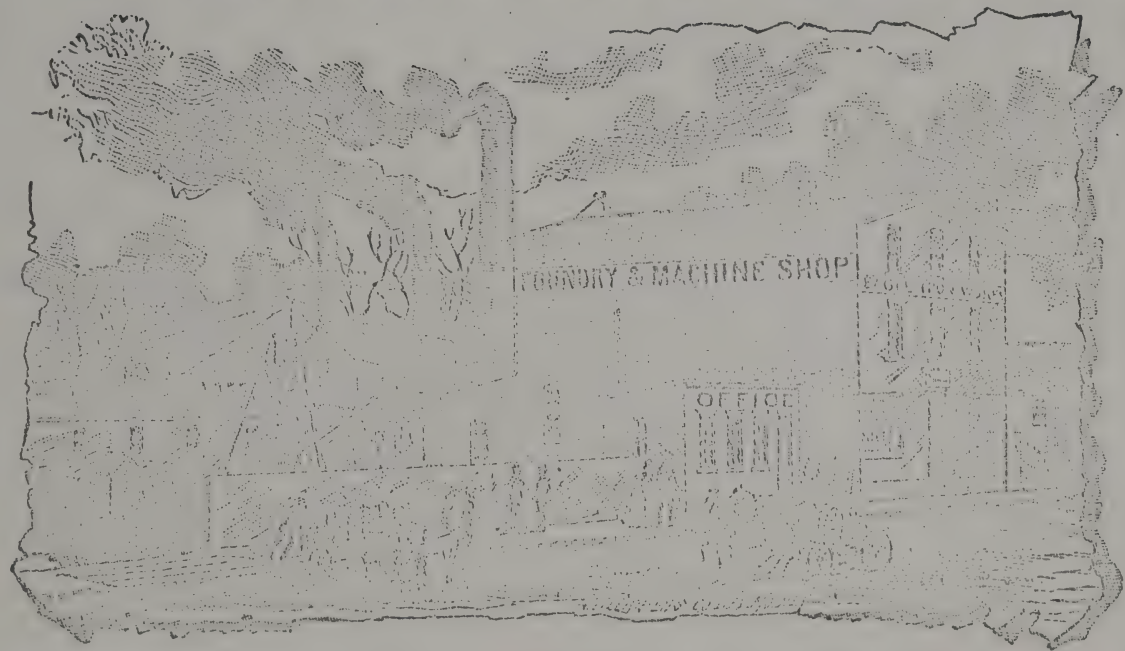

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The First Cut represents a Jaw prepared to receive

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The next Cut represents the BRIDGE showing the pins that extend into the roots, and the little ferrule-like band that fits the end of the root, protecting it from the secretions of the mouth.

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The price of this work, where it can be worn, is a small matter compar d with its great value to one who is obliged to wear a plate. They are as natural in appearance as the natural teeth, as easily cleaned, and can be used for any purpose that a natural tooth will stand. THE PORCELAIN FRONT, GOLD-BACKED TOOTH, as represented in this cut, has NO EQUAL in strength. The porcelain front can be made to match exactly any natural tooth. This is the BEST WORK OFFERED BY THE DENTAL PROFESSION and gives universal satisfaction. I shall be pleased to have you call and examine my work, and you will see that my system of BRIDGE AND CROWN WORK is practical.

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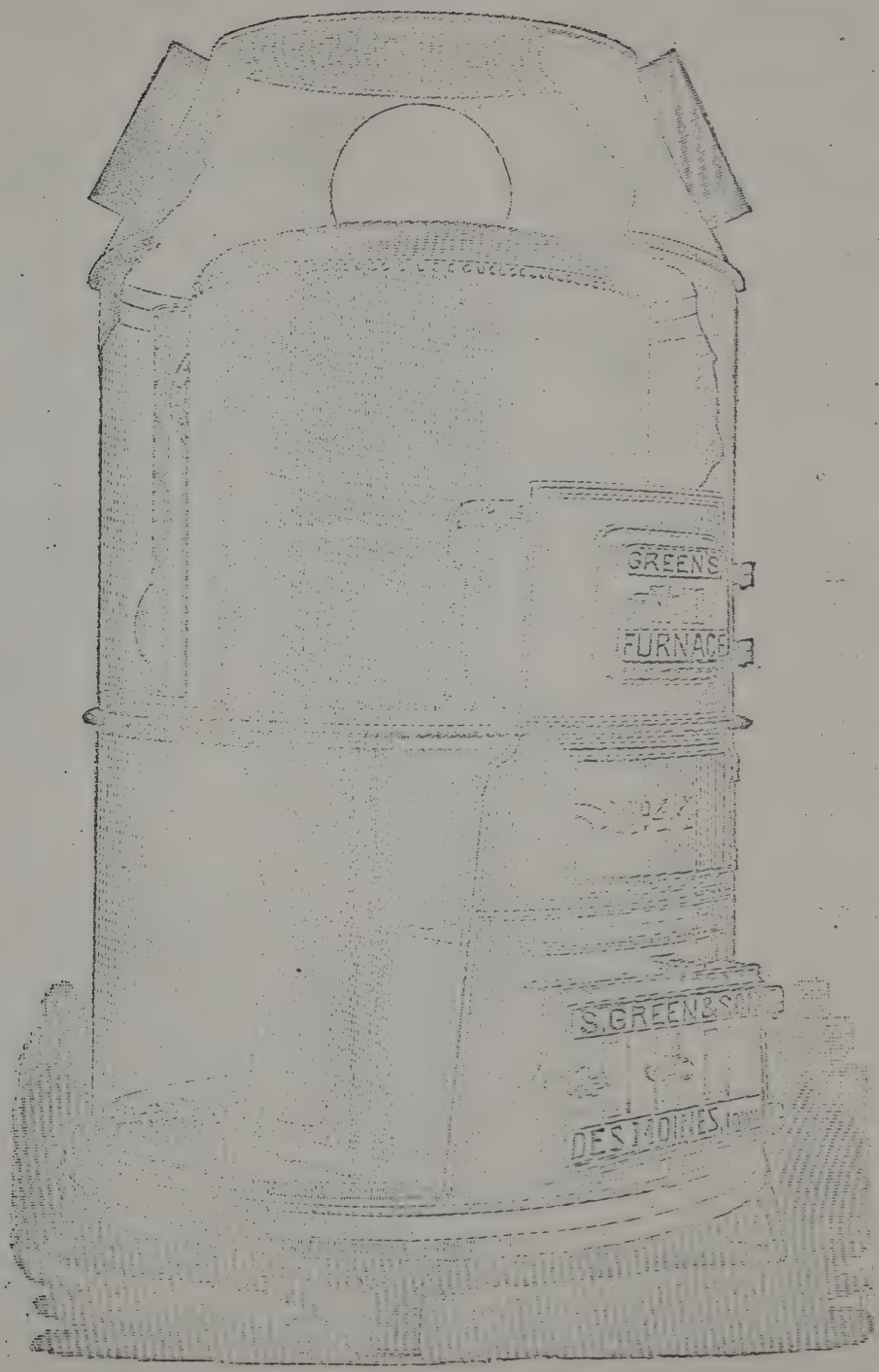
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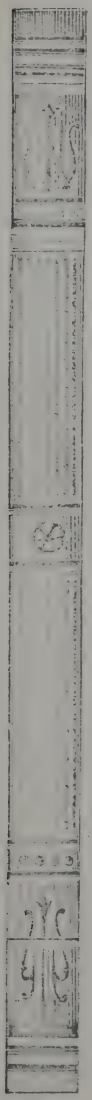

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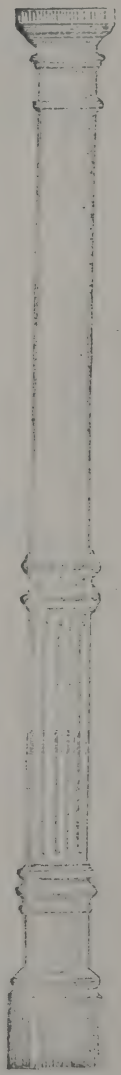

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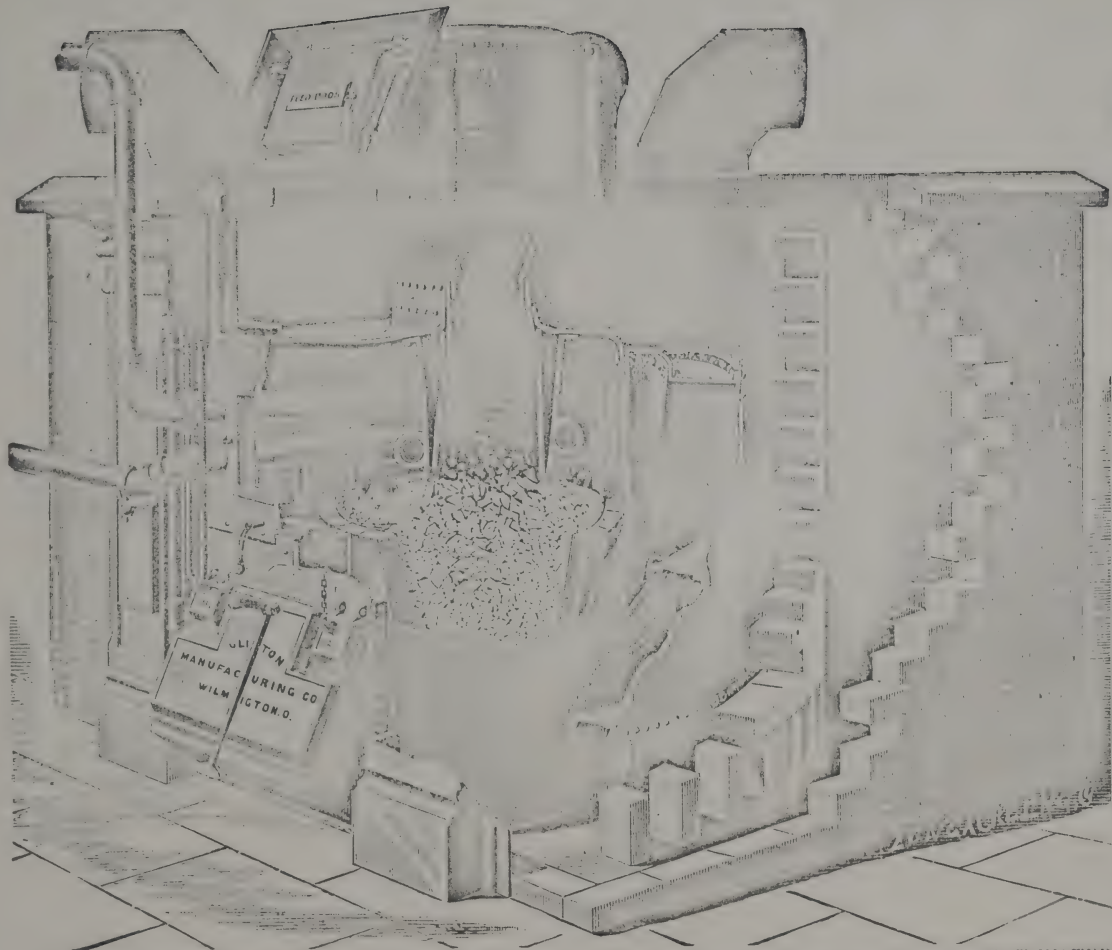

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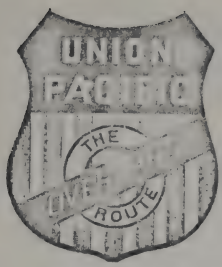

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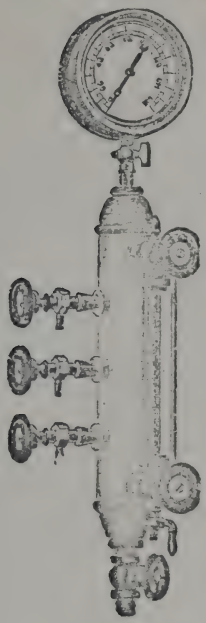

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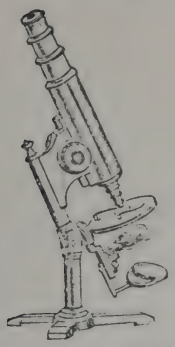

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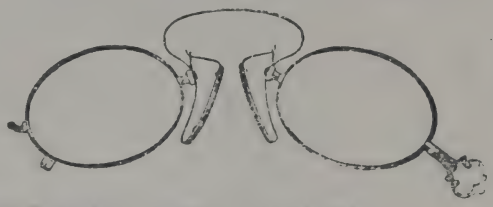

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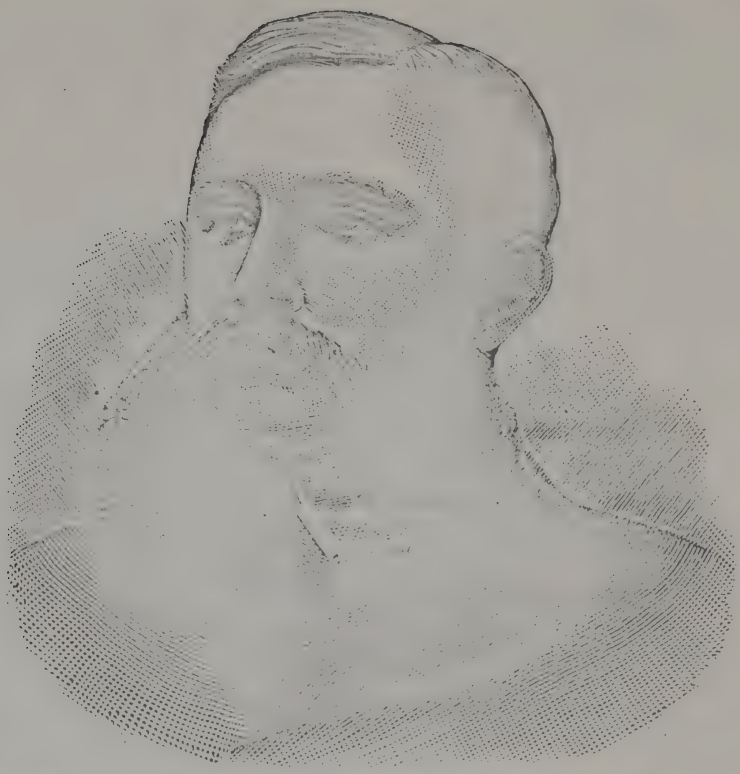

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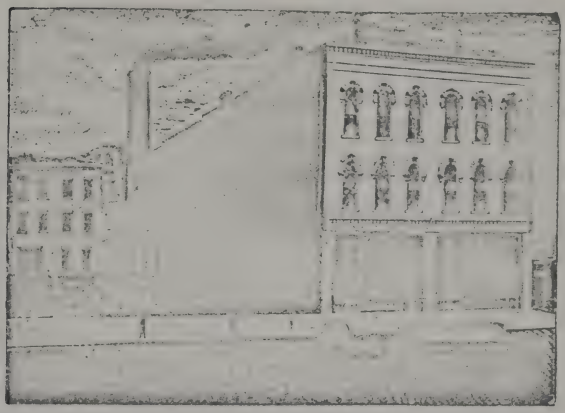

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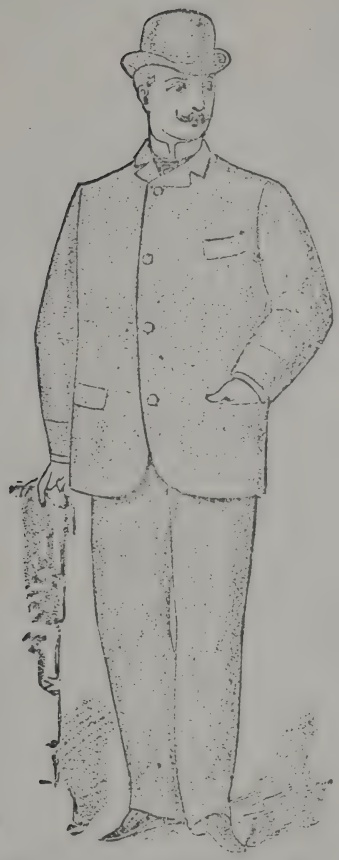

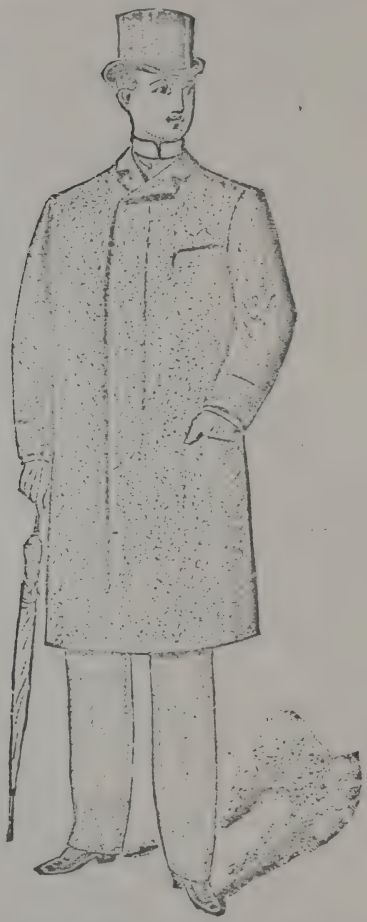

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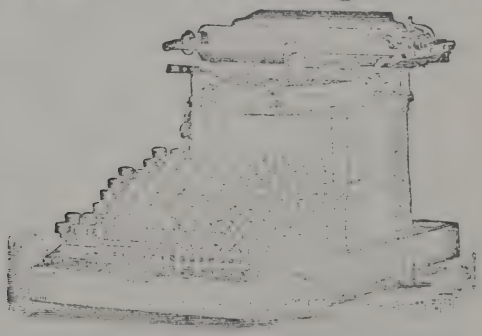

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Medical Director, Dr. GEO. GLICK, Marshalltown, Iowa.
Financial Director, SIMON CASADY, Des Moines, Iowa.
Assistant Secretary, E. E. CLARK.

STATEMENT OF CONDITION SEPT. 1, 1889:

Guarantee Notes	$134,001.40	Guarantee Fund	$414,317.00
Cash in Depository Banks	7,548.86	Benefit Fund	27,727.18
Cash in Treasury	76,794.94	Contingent Fund	28,142.95
Securities with State Dep't	349,470.00	Surplus Fund	97,628.07
	$567,815.20		$567,815.20

STATEMENT SHOWING THE INCREASE OF BUSINESS

In the Association from July 1, 1879, to December 31, 1888.

		GUARANTEE FUND.	SURPLUS FUND.	CERTIFICATES ISSUED.
Year ending June,	1880	$ 6,825.00	$ 4.50	180
" " "	1881	9,230.00	98.32	246
" " "	1882	24,385.00	416.89	623
" " "	1883	58,296.00	1,025.89	1,584
" " "	1884	122,774.00	2,755.44	3,648
" " "	1885	172,297.00	6,429.43	5,100
" " "	1886	236,538.00	13,067.41	7,041
" " "	1887	276,372.00	32,034.11	8,822
6 mo. " Dec. 31,	1887	303,423.00	44,924.23	9,911
Year " " "	1888	372,079.00	72,710.47	12,630
8 mo. " Aug. "	1889	414,371.00	97,628.07	14,423

☞ Attention is called to the following facts showing low rate of mortality and prompt payment of death losses:

Number of deaths since organization	156
Death claims paid to date	150
Death claims proven and unpaid	None
Deaths reported and not proven	6
Total amount paid on death losses to Sept. 20, 1889	$388,156.24

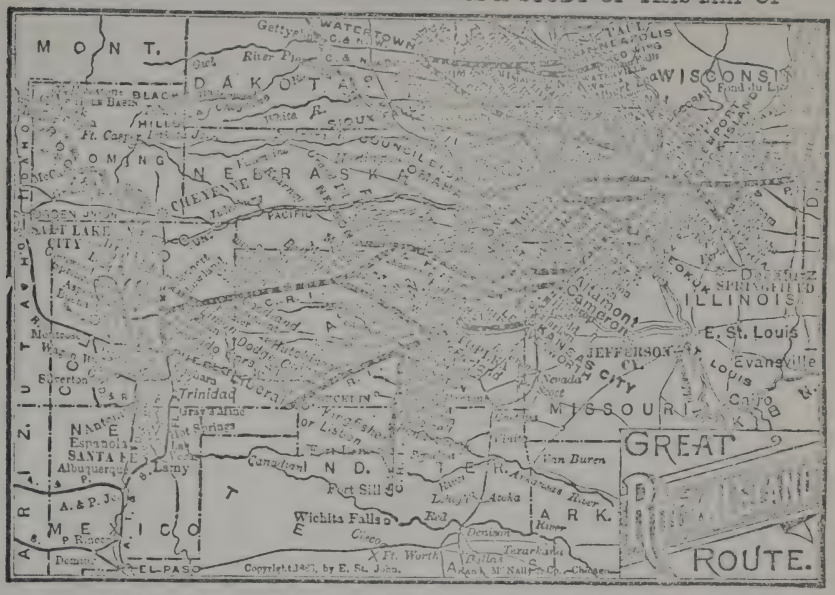
☞ Correspondence is solicited from business men desiring insurance that is secure and cheap or from solicitors looking for active work.

OFFICE: IOWA LOAN AND TRUST BUILDING.

[304]

A MAN

UNACQUAINTED WITH THE GEOGRAPHY OF THE COUNTRY, WILL OBTAIN MUCH VALUABLE INFORMATION FROM A STUDY OF THIS MAP OF



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[311.]

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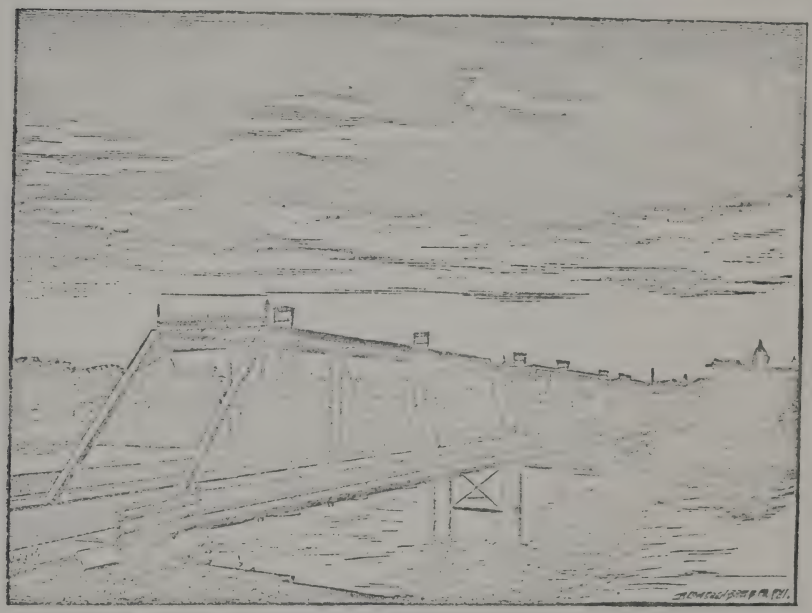

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[314.]

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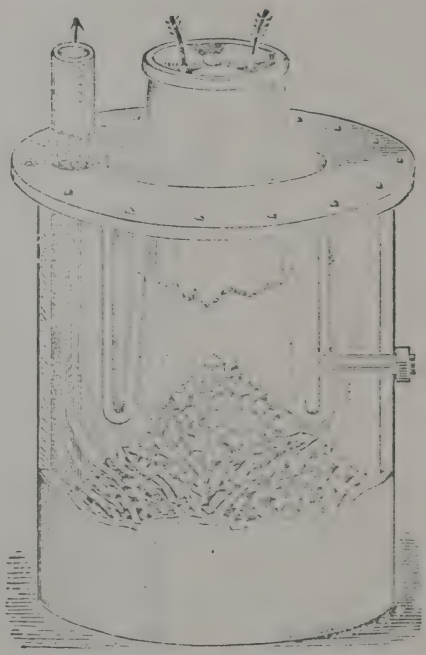

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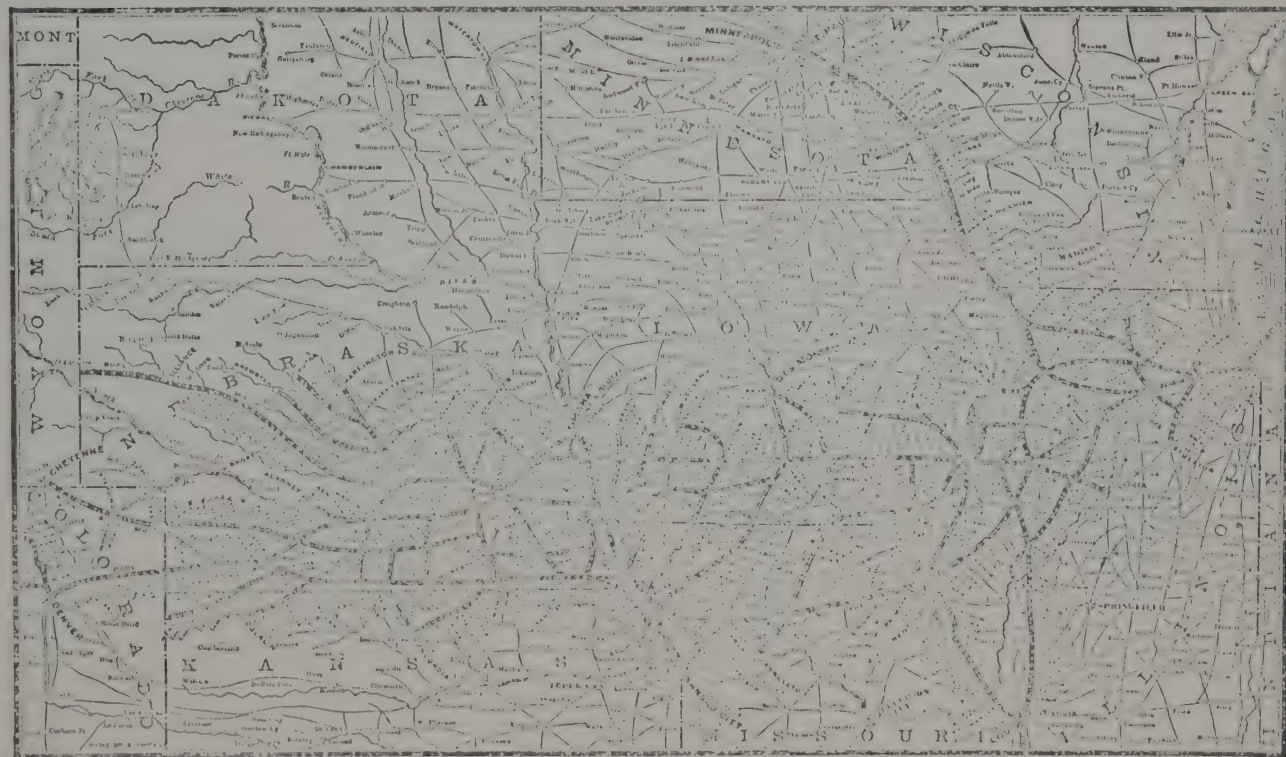

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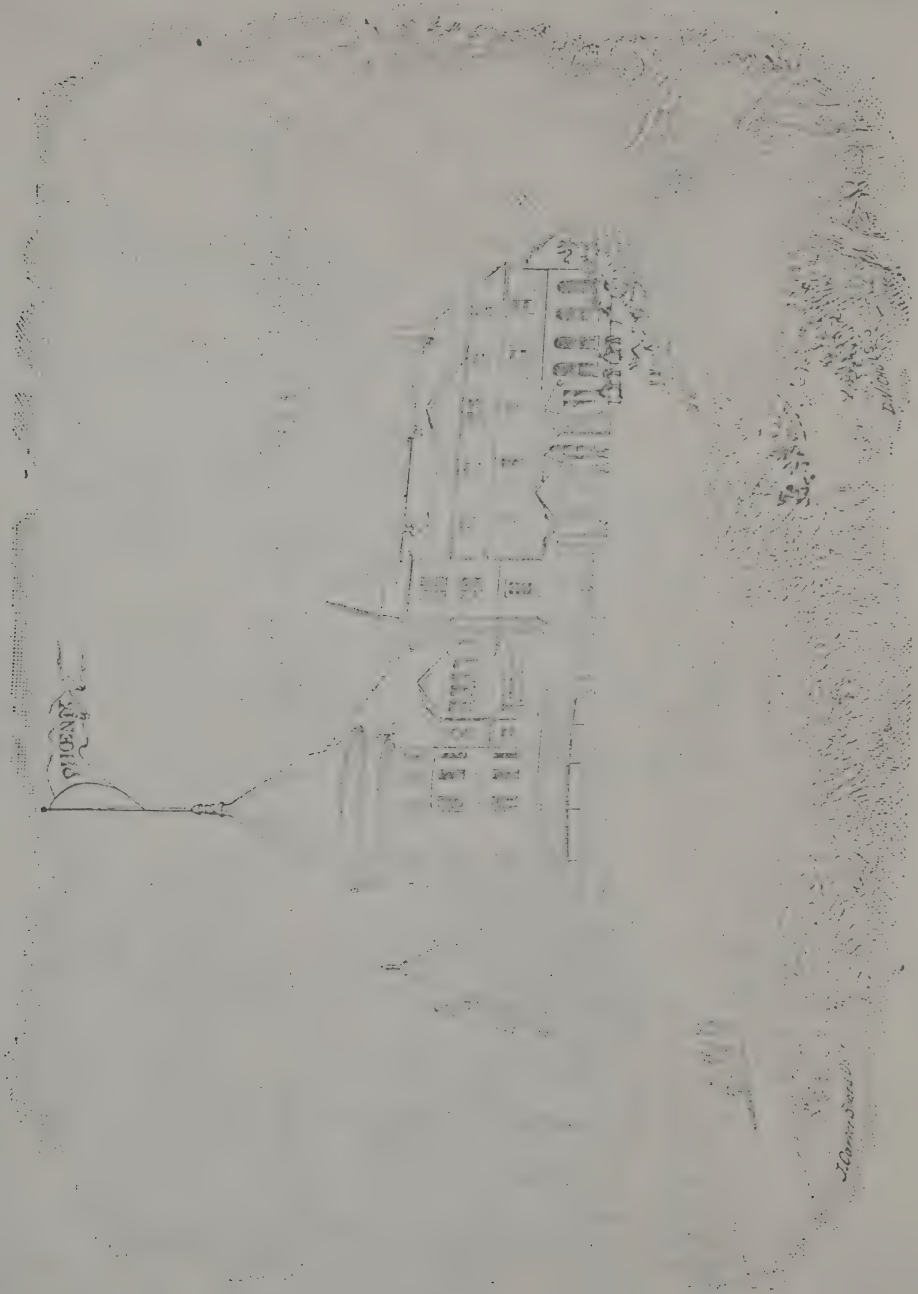

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[319.]

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LIABILITIES to Policy Holders (Actuaries' 4 per cent)

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Interest earned on mean amount of assets in 1888, -

THE EQUITABLE is a *Western Company*, its *liberal* and *modern, without restriction* as to residence or tr for *paid up* insurance in case of lapse, and are *secured by a entire reserve with the State*, as required by *Statute*. Comp ized in other States are not required to, and do not make s

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